

<i>SERFF Tracking Number:</i>	<i>WESA-125427682</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Tokio Marine & Nichido Fire Insurance Co., Ltd.</i>	<i>State Tracking Number:</i>	<i>#26452 \$50</i>
<i>Company Tracking Number:</i>	<i>07-AR-4-GL-38-1</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0000 Other Liability Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Premier Hotel RPG Program</i>		
<i>Project Name/Number:</i>	<i>Premier Hotel RPG Program/07-AR-4-GL-38-1</i>		

Filing at a Glance

Company: Tokio Marine & Nichido Fire Insurance Co., Ltd.

Product Name: Premier Hotel RPG Program SERFF Tr Num: WESA-125427682 State: Arkansas

TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: #26452 \$50

Made/Occurrence

Sub-TOI: 17.0000 Other Liability Sub-TOI Co Tr Num: 07-AR-4-GL-38-1 State Status: Fees verified and received

Combinations

Filing Type: Rate/Rule Co Status: Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding

Author: Westmont Associates Disposition Date: 01/23/2008

Date Submitted: 01/11/2008 Disposition Status: Exempt from Review

Effective Date Requested (New): On Approval

Effective Date (New):

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Premier Hotel RPG Program

Status of Filing in Domicile: Pending

Project Number: 07-AR-4-GL-38-1

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 01/23/2008

State Status Changed: 01/23/2008

Deemer Date:

Corresponding Filing Tracking Number: 07-AR-3-GL-37-1

Filing Description:

Submission of new and revised rating factors and rules for Company's Premier Hotel Risk Purchasing Group program.

Company and Contact

Filing Contact Information

SERFF Tracking Number: WESA-125427682 State: Arkansas
Filing Company: Tokio Marine & Nichido Fire Insurance Co., Ltd.State Tracking Number: #26452 \$50
Company Tracking Number: 07-AR-4-GL-38-1
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: Premier Hotel RPG Program
Project Name/Number: Premier Hotel RPG Program/07-AR-4-GL-38-1

(This filing was made by a third party - westmontassociatesinc)

Sherri Nierzwicki, Analyst sherri@westmontlaw.com
25 Chestnut Street (856) 216-0220 [Phone]
Haddonfield, NJ 08033 (856) 216-0303[FAX]

Filing Company Information

Tokio Marine & Nichido Fire Insurance Co., Ltd. CoCode: 12904 State of Domicile: New York
230 Park Avenue Group Code: 3098 Company Type:
New York, NY 10169 Group Name: State ID Number:
(212) 297-6600 ext. [Phone] FEIN Number: 13-6108722

SERFF Tracking Number: WESA-125427682 State: Arkansas
Filing Company: Tokio Marine & Nichido Fire Insurance Co., Ltd.State Tracking Number: #26452 \$50
Company Tracking Number: 07-AR-4-GL-38-1
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: Premier Hotel RPG Program
Project Name/Number: Premier Hotel RPG Program/07-AR-4-GL-38-1

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: AR filing fee for rates/rules.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Tokio Marine & Nichido Fire Insurance Co., Ltd.	\$0.00	01/11/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
26453	\$100.00	01/09/2008

SERFF Tracking Number: WESA-125427682 State: Arkansas
Filing Company: Tokio Marine & Nichido Fire Insurance Co., Ltd.State Tracking Number: #26452 \$50
Company Tracking Number: 07-AR-4-GL-38-1
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: Premier Hotel RPG Program
Project Name/Number: Premier Hotel RPG Program/07-AR-4-GL-38-1

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Edith Roberts	01/23/2008	01/23/2008

SERFF Tracking Number:	WESA-125427682	State:	Arkansas
Filing Company:	Tokio Marine & Nichido Fire Insurance Co., Ltd.	State Tracking Number:	#26452 \$50
Company Tracking Number:	07-AR-4-GL-38-1		
TOI:	17.0 Other Liability - Claims Made/Occurrence	Sub-TOI:	17.0000 Other Liability Sub-TOI Combinations
Product Name:	Premier Hotel RPG Program		
Project Name/Number:	Premier Hotel RPG Program/07-AR-4-GL-38-1		

Disposition

Disposition Date: 01/23/2008

Effective Date (New):

Effective Date (Renewal):

Status: Exempt from Review

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Tokio Marine & Nichido Fire Insurance Co., Ltd.	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%

SERFF Tracking Number: WESA-125427682 State: Arkansas

Filing Company: Tokio Marine & Nichido Fire Insurance Co., Ltd.State Tracking Number: #26452 \$50

Company Tracking Number: 07-AR-4-GL-38-1

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Premier Hotel RPG Program

Project Name/Number: Premier Hotel RPG Program/07-AR-4-GL-38-1

Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Supporting Document	Letter of Authorization	Accepted for Informational Purposes	Yes
Supporting Document	NAIC Transmittal	Accepted for Informational Purposes	Yes
Supporting Document	Explanatory Memos	Accepted for Informational Purposes	Yes
Rate	Premier Hotel RPG CGL Manual - Arkansas	Accepted for Informational Purposes	Yes
Rate	Composite Rating Plan	Accepted for Informational Purposes	Yes
Rate	Composite Rating Plan Exception Page	Accepted for Informational Purposes	Yes

SERFF Tracking Number:	WESA-125427682	State:	Arkansas
Filing Company:	Tokio Marine & Nichido Fire Insurance Co., Ltd.	State Tracking Number:	#26452 \$50
Company Tracking Number:	07-AR-4-GL-38-1		
TOI:	17.0 Other Liability - Claims Made/Occurrence	Sub-TOI:	17.0000 Other Liability Sub-TOI Combinations
Product Name:	Premier Hotel RPG Program		
Project Name/Number:	Premier Hotel RPG Program/07-AR-4-GL-38-1		

Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	04/01/2006
Filing Method of Last Filing:	Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Tokio Marine & Nichido Fire Insurance Co., Ltd.	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

SERFF Tracking Number: WESA-125427682 State: Arkansas

Filing Company: Tokio Marine & Nichido Fire Insurance Co., Ltd.State Tracking Number: #26452 \$50

Company Tracking Number: 07-AR-4-GL-38-1

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Premier Hotel RPG Program

Project Name/Number: Premier Hotel RPG Program/07-AR-4-GL-38-1

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Premier Hotel RPG CGL Manual - Arkansas	Premier Hotel RPG Manual 2007 Edition	Replacement	CGL Manual - AR.pdf
Accepted for Informational Purposes	Composite Rating Plan	Premier Hotel RPG Composite Rating Plan	Replacement	Composite Rating Plan.pdf
Accepted for Informational Purposes	Composite Rating Plan Exception Page	Page1	New	Composite Rate Exception Page.pdf

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS



PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

SECTION I – ADDITIONAL RULES

A1. ELIGIBILITY CRITERIA AND RISK DEFINITIONS

Eligibility Criteria

- Risk must be a member of the Premier Risk Purchasing Group;
- Risk must qualify as a Resort or Premier property, as described Risk Definitions below;
- Risk should have liquor receipts 35% or less of total food and beverage receipts;
- Risk must have hotel exposures;
- Vehicles should be sixteen (16) passengers or less seating capacity;
- Accounts should not have been canceled by a prior insurer either for non-pay or underwriting reasons.

Risk Definitions

▪ **Resorts**

Risks must have one or more of the following exposures:

- Any Golf Course;
- Beaches;
- Water sports including such exposures as snorkeling, scuba diving, parasailing, surf boarding and jet skiing;
- Multiple pools that may include swim up bars, extensive landscaping and waterfalls;
- Extensive Spa operations;
- Winter sports such as skiing, ski-jumping and snow boarding.

▪ **Premier**

Risks must have *none* of the following exposures:

- Any Golf Course;
- Beaches;
- Water sports including such exposures as snorkeling, scuba diving, parasailing, surf boarding and jet skiing;
- Multiple pools that may include swim up bars, extensive landscaping and waterfalls;
- Extensive Spa operations;
- Winter sports such as skiing, ski-jumping and snow boarding.

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

A2. MANDATORY COVERAGES AND LIMITS

A. Mandatory Coverages

A General Liability Coverage Part written under this program must contain the following coverages:

1. Premises / Operations
2. Products / Completed Operations
3. Liquor Liability
4. Employee Benefits Liability

B. Mandatory Limits

The general liability coverages must be written at the following limits:

1. Premises / Operations and Products / Completed Operations

- a. \$1,000,000 each occurrence for bodily injury and property damage-
Subject to this limit:

(1) \$1,000,000 per premises rented to you for:

(a) Fire damage; and

(b) Other property damage; if the premises is rented to you for a period of not more than 7 consecutive days.

- b. \$1,000,000 per person or organization for personal and advertising injury.

- c. The limits provided under Paragraphs **a.** and **b.** are subject to either the \$2,000,000 General Aggregate Limit (for other than products / completed operations) or the \$1,000,000 Products / Completed Operations Aggregate Limit, whichever is applicable.

The Occurrence Limit applies to premises / operations and products / completed operations.

The Aggregate Limits apply separately to each year of the policy or any applicable policy period less than 1 year (other than an extension of less than 1 year after the policy is issued).

2. Liquor Liability

\$1,000,000 Each Common Cause

\$2,000,000 Aggregate

3. Employee Benefits Liability

\$1,000,000 Each Employee

\$2,000,000 Aggregate

\$1,000 Deductible / Each Employee

Premier Hotel RPG Manual 2007 Edition	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 3 of 33
--	---	---------------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

A3. PREMIER HOTEL RISK PURCHASING GROUP GENERAL LIABILITY EXTENDED ENDORSEMENT

GL9 04 015 provides broadening enhancements to the coverage provided by the General Liability Coverage form and is attached to all members of the RPG for no charge.

A4. HOTEL PROGRAM GENERAL LIABILITY RETENTION ENDORSEMENT

A. Eligibility

1. Form

Hotel Program General Liability Retention Endorsement GL9 03 001.

2. Use

This endorsement is designed to be attached to the Commercial General Liability Coverage Form. This endorsement is intended to be used by those members of the Purchasing Group whose risk management program includes the use of liability retentions and claims management strategies.

B. Premium Impact

We are offering our insureds certain premium reductions for electing retentions on each occurrence of commercial liability loss. These premium reductions correspond to the estimated reduction in losses net of retention to be paid under the policy. The premium credits are:

1. 11.3% for a \$ 2,500 per occurrence retention;
2. 17.4% for a \$ 5,000 per occurrence retention;
3. 23.9% for a \$ 10,000 per occurrence retention;
4. 35.4% for a \$ 25,000 per occurrence retention;
5. 46.8% for a \$ 50,000 per occurrence retention;
6. 58.5% for a \$100,000 per occurrence retention.

C. Commercial General Liability Retention- Additional Rules

1. The retention applies to the damages caused in any one "occurrence" or because of "personal and advertising injury" and any "claims expense" that would otherwise be payable.
2. Claims expense is defined to include supplementary payments and all allocated claims expense of the company or our designated claims service organization.
3. If the company pays all or any part of the retention, the insured will reimburse the company.

D. Form CG 21 35 Exclusion – Coverage C Medical Payments

Rule: This form is attached to all policies that have General Liability Retention at no additional charge.

Premier Hotel RPG Manual 2007 Edition	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 4 of 33
---	---	--------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

A5. FIRE DAMAGE LEGAL LIABILITY

All members of the Risk Purchasing Group are provided with \$1,000,000 occurrence Fire Damage Legal Liability at no additional premium charge. The charge is contemplated within the filed rating structure.

A6. TERRORISM PREMIUM DETERMINATION

Refer to the Terrorism Supplement.

A7. COMMISSION CONTRIBUTION

- A. Description** – The agent or broker may reduce or eliminate its commission.
- B. Eligibility** – Any Policy or Coverage Part where a commission contribution is requested by the agent or broker.
- C. Rate** – The rate reduction shall be done on a percentage-to-percentage basis. If the agent or broker wishes to contribute one percentage of their commission, the premium will be reduced also by one percent.
-

A8. LOSS FREE CREDIT

A. Eligibility – Any insured will be considered “loss free” **unless**:

- a.** The case incurred amount for at least one claim exceeds \$500; or
- b.** The total case incurred amounts for multiple claims exceeds \$2,000 during an experience period as described in **B.** below.

Case incurred losses include reserve amounts and paid indemnity amounts but exclude allocated loss adjustment expenses. Further, losses within an insured’s retention will be included in the determination of whether an insured has attained “loss free” status.

B. Rates

- a.** If an insured has been “loss free” during the 21 month experience period ending three months prior to policy inception, the “loss free” credit will be 5%.
 - b.** If an insured has been “loss free” during the 33 month experience period ending three months prior to policy inception, the “loss free” credit will be 10%.
-

A9. RENEWAL CREDIT

- A.** A 5% rate credit will be applied for a Premier Hotel member renewing annual coverage.
- B.** This Renewal Credit applies only to general liability coverage.
-

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

A10. GENERAL LIABILITY SCHEDULE RATING PLAN

A. Eligibility for Schedule Rating

Any risk that develops a premium of \$5,000 or more for the exposure to be rated shall be eligible for the application of the schedule rating modification.

B. Schedule Rating

A schedule rating modification shall also be applied to the otherwise chargeable premium in accordance with the following table, subject to a maximum credit or debit of 40%, to reflect such characteristics of the risk as are not reflected in its experience.

Schedule Rating Modifications

Risk Characteristic	Description	Range Of Modifications		
		Credit	to	Debit
Location	Exposure inside premises.	5%	to	5%
	Exposure outside premises.	5%	to	5%
Premises	Condition and care of premises.	10%	to	10%
Equipment	Type, condition and care of equipment.	10%	to	10%
Classification	Peculiarities of classification.	10%	to	10%
Employees	Selection, training, supervision, experience	6%	to	6%
Cooperation	Medical Facilities.	2%	to	2%
	Safety Program.	2%	to	2%

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

A11. Composite Rating Plan

To establish a methodology of pricing certain large, complex, Premier Hotel members, the Composite Rating Plan can be used. Under this Plan, composite rates for a Premier Hotel member may be established on one or more special exposure bases, in lieu of the regular underwriting bases and company rates of the various manuals. This Plan also provides an effective procedure for rating those classifications for which the Manual exposures are not readily available and cannot be obtained without excessive difficulty.

A. Eligibility

See separate Composite Rating Plan elsewhere in this Manual.

B. Composite Rating

See separate Composite Rating Plan elsewhere in this Manual.

Remember: when utilizing the Composite Rating Plan for a risk with a self-insured retention, clearly note (a) how the deductible or SIR amount applies (per claim or per occurrence, for example), (b) how ALAE is proportioned between the insured and insurer and (c) whether the deductible or SIR amount reduces or does not reduce the limit of liability.

Premier Hotel RPG Manual 2007 Edition	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 7 of 33
--	---	---------------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

SECTION II – GENERAL RULES

1. APPLICATION OF THIS MANUAL

A. Contents

This Manual is to be used for our Premier Hotel Risk Purchasing Group. It contains the rules and rating procedures for the Commercial General Liability Coverage Part, which includes Liquor Liability Coverage and Employee Benefits Liability Coverage.

B. Sections

This Manual is divided into separate Sections for:

- General Rules
- Coverage Rules
- Miscellaneous Rules

C. Company Rates

1. Explanation

This Manual does not contain rates. Our separate Rate Pages contain our individual company rates. These are rates and not loss costs.

2. Rating Rules

All rules in this Manual are designed to be utilized with rates. All references in the rules and examples to rates and/or premiums (including base premiums) shall be interpreted to mean those established by us.

D. Statistical Codes

For statistical codes not shown in this Manual, refer to the General Liability module of the Commercial Statistical Plan.

2. RESERVED FOR FUTURE USE

3. EFFECTIVE OR DISTRIBUTION DATE

The edition date shown is not necessarily the effective or distribution date. The effective date or distribution date will be announced by the company's Corporate Underwriting Department on the Notice to Manualholders.

4. RESERVED FOR FUTURE USE

Premier Hotel RPG Manual 2007 Edition	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 8 of 33
---	---	--------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

5. PREMIUM COMPUTATION

A. Prepaid Policies

1. Compute the premium using the annual rates in effect at policy inception multiplied by the policy term expressed in years (term factor), for example:

Term Policy	Of Term Factor
6 months	0.5
18 months	1.5
2 years	2.0
3 years	3.0

2. If the term of the policy is for 6 months, multiply the premium determined in Paragraph 5.A.1. by 1.1. However, if the term of the policy is less than one year for the purposes of obtaining anniversary dates common with other policies, then no factor is applied.

B. Annual Premium Payment Plan Policies

1. Compute the premium for each annual payment on the basis of the annual rates in effect on each anniversary date of the policy.

If the annual premium is less than \$500, the rate and premium adjustment for a policy written for a period of more than one year may be deferred until termination of the policy.

2. Prorate the premium in Paragraph 5.A.1. when the policy is issued for other than a whole number of years.

6. FACTORS OR MULTIPLIERS

Factors or multipliers are to be applied consecutively and not added together, unless otherwise specified.

7. ROUNDING PROCEDURE

A. Rates

Round rates, factors and multipliers after the final calculation to three decimal places. Five tenths or more of a mill shall be considered one mill, for example, .1245=.125.

B. Premium

Round the premium for each coverage for which a separate premium is calculated to the nearest whole dollar. Round a premium involving \$.50 or over to the next higher whole dollar.

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

8. POLICY WRITING MINIMUM PREMIUM

A. Prepaid Policies

1. The policy writing Minimum Premium is \$300.
2. Apply a minimum premium regardless of term.

B. Annual Premium Payment Plan Policies

1. The policy writing Minimum Premium is \$300.
 2. Apply a minimum premium for each annual period.
-

9. ADDITIONAL PREMIUM CHANGES

A. Calculation Of Premium

1. Prorate all changes requiring additional premium.
2. Apply the rates and rules in effect on the effective date of the policy, or, if the change is made after an anniversary date of the policy, apply the rates and rules in effect on that anniversary date. The additional premium developed is in addition to any applicable policy writing minimum premium.

B. Waiver Of Premium

1. No Additional premiums at or below a specified amount may be waived.
-

10. RETURN PREMIUM CHANGES

A. Premium Computation

1. Compute return premium at the rates used to calculate the policy premium.
Compute return premium pro rata and round to the next higher whole dollar when any coverage or exposure is deleted or an amount of insurance is reduced. Retain the policy writing minimum premium.

B. Waiver Of Premium

1. No return premiums at or below a specified amount may be waived.
 2. Any return premium due the insured must be granted if the insured requests it.
-

11. POLICY CANCELLATIONS

A. Pro Rata Calculation

Compute return premium pro rata and round to the next higher whole dollar when a policy is cancelled:

1. At the Company's request.
2. Because the insured no longer has a financial or insurable interest in the property or business operation that is the subject of insurance.
3. And rewritten in the same company or company group.
4. After the first year for a prepaid policy written for a term of more than one year.

Premier Hotel RPG Manual 2007 Edition	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 10 of 33
---	---	---------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

B. Other Calculations

If Paragraph A. does not apply, compute return premium as follows:

1. Continuous And Annual Premium Payment Policies

Compute return premium at .90 of the pro rata unearned premium for the one year or annual installment period and round to the next higher whole dollar.

2. Prepaid Policies

If cancelled during the first year, compute the return premium at .90 of the pro rata unearned premium for the first year, plus the full annual premium for the subsequent years and round to the next higher whole dollar.

3. Policies With Term Less Than One Year

Compute return premium at .90 of the pro rata unearned premium and round to the next higher whole dollar.

C. Retention Of Policy Writing Minimum Premium

Retain the Policy Writing Minimum Premium when return premium is calculated under Paragraph B. except when a policy is cancelled as of the inception date.

12. RESERVED FOR FUTURE USE

13. RESIDENT AGENT COUNTERSIGNATURE

If a resident agent's countersignature is required by state law, use Resident Agent Countersignature Endorsement **IL 09 17**, unless state law prohibits use of such an endorsement, or so restricts such use as to make it inappropriate.

14 - 15. RESERVED FOR FUTURE USE

16. ADDITIONAL INTERESTS

Policies may be written to cover additional interests. Refer to each endorsement to determine the applicable Coverage Parts.

A. No Additional Charge

1. For architects, engineers or surveyors engaged by the insured, use Additional Insured - Engineers, Architects Or Surveyors Endorsement CG 20 07 with the Commercial General Liability Coverage Part; use Additional Insured - Architects, Engineers Or Surveyors Endorsement CG 20 31 with the Owners And Contractors Protective Liability Coverage Form.
2. For churches - members, trustees, officials, members of the board of governors, clergy or volunteers - on policies covering churches, use Additional Insured - Church Members, Officers And Volunteer Workers Endorsement CG 20 22.
3. For co-owners of premises only with respect to their liability as such, use Additional Insured - Co-Owner Of Insured Premises Endorsement CG 20 27.

Premier Hotel RPG Manual 2007 Edition	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 11 of 33
--	---	----------------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

4. For controlling interests, use Additional Insured - Controlling Interests Endorsement CG 20 05.
5. For elective or appointive executive officers of public and municipal corporations - including members of boards, corporations or commissions of such bodies on policies covering such boards, corporations or commissions, use Additional Insured - Elective Or Appointive Executive Officers Of Public Corporations Endorsement CG 20 25.
6. For executors, administrators, trustees or beneficiaries on policies covering estates of deceased persons or living trusts, use Additional Insured - Executors, Administrators, Trustees Or Beneficiaries Endorsement CG 20 23.
7. For grantor of licenses:
 - a. When automatic status is required by licensor, use Endorsement CG 20 35.
 - b. To add a grantor of the license on a Schedule basis, use Endorsement CG 20 36.
8. For members of clubs or unincorporated associations - on policies covering such clubs or unincorporated associations, use Additional Insured - Club Members Endorsement CG 20 02.
9. For mortgagees, assignees or receivers - on policies covering owners or general lessees, use Additional Insured - Mortgagee, Assignee, Or Receiver Endorsement CG 20 18.
10. For oil or gas operations - co-owners, joint ventures or mining partners with nonoperating working interests with the insured in oil or gas leases - on policies covering the operators of such leases, use Oil Or Gas Operations - Nonoperating, Working Interests Endorsement CG 20 30.
11. For owners or other interests from whom land has been leased, use Additional Insured - Owners Or Other Interests From Whom Land Has Been Leased Endorsement CG 20 24.
12. For states, counties, cities or other governmental units - permits issued to:
 - a. Owners or lessees, use Additional Insured - State Or Political Subdivisions - Permits Relating To Premises Endorsement CG 20 13.
 - b. Contractors, use Additional Insured - State Or Political Subdivisions - Permits Endorsement CG 20 12; use Additional Insured - State Or Political Subdivisions - Permits Endorsement CG 29 35 with the Owners And Contractors Protective Liability Coverage Form.

This rule does not apply to operations performed for such governmental units.

Premier Hotel RPG Manual 2007 Edition	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 12 of 33
--	---	----------------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

13. For trustees, members of boards of governors - on policies covering charitable institutions, use Additional Insured - Charitable Institutions Endorsement CG 20 20.

The following is added to Rule **16.B.**:

B. Additional Charge- Refer to Company

1. For concessionaires use Additional Insured – Concessionaires Trading Under Your Name Endorsement **CG 20 03**. The charge is \$500 per concessionaire.
2. For grantors of franchises, use Additional Insured – Grantor Of Franchises Endorsement **CG 20 29**. There is no charge for this endorsement.
3. For liability arising out of the named insured's maintenance, operation or use of such leased equipment- Use Additional Insured - Lessor Of Leased Equipment- Automatic status When Required In Lease Agreement with You Endorsement **CG 20 34**. There is no charge for this endorsement.

For all other lessors of leased equipment, use Additional Insured - Lessor Of Leased Equipment Endorsement **CG 20 28**. There is no charge for this endorsement.

4. For owners, lessees or contractors- Use Additional Insured - Owner's Lessees Or Contractors- Schedule Person or Organization Endorsement **CG 20 10**. There is no charge for this endorsement.

For owners, lessees or contractors- Use Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization (For Use When Contractual Liability Coverage Is Not Provide Endorsement **CG 20 09**. There is no charge for this endorsement.

5. For manager's or operators of premise or interests from whom premises have been rented or leased on policies covering lessees or tenants, use Additional Insured - Managers Or Lessors Of Premises Endorsement **CG 20 11**. There is no charge for this endorsement.
6. For vendor's product liability on policies covering manufacturers, or distributors, use Additional Insured - Vendors Endorsement **CG 20 15**. Charge 15% of the products liability premium based upon the sales to the covered vendor(s).
7. For all others, use Additional Insured - Designated Person Or Organization Endorsement **CG 20 26**. There is no charge for this endorsement.
8. For Architects, engineers and surveyor not engaged by the named insured but contractually required to be added as an additional insured to the named insured's policy, use Additional Insured - Engineers, Architects or Surveyors Not Engaged by the Named Insured Endorsement **CG 20 32** with the Commercial General Liability Coverage Part. There is no charge for this endorsement.
9. For owners or lessees, or contractors who have signed a contract or agreement that requires them to be added as additional insured on a policy covering a contractor or a subcontractors with respect to Liability arising out of the Lessees Or Contractors - Automatic Status When Required In Construction Agreement

Premier Hotel RPG Manual 2007 Edition	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 13 of 33
---	---	---------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

With You Endorsement **CG 20 33**. There is no charge for this coverage. Do not attach this endorsement if Contractual Liability Limitation Endorsement **CG 21 39** is also attached to the same policy.

10. For Owner's, lessees or contractors - completed operations coverage for owner's or lessees on policies covering contractor's or contractor's on policies covering subcontractors is available. Use Additional Insured - Owner's Lessees Or Contractors - Completed Operations Endorsement **CG 20 37**. There is no charge for this endorsement.

Premier Hotel RPG Manual 2007 Edition	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 14 of 33
---	---	---------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

SECTION III – COVERAGE RULES

17-21. RESERVED FOR FUTURE USE

22. DESCRIPTION OF COMMERCIAL GENERAL LIABILITY COVERAGE

- A.** The Coverage Form provides bodily injury and property damage liability on an occurrence basis.
- B.** These Coverage Forms provide coverage against claims for:
 - 1. Bodily injury, property damage and personal and advertising injury arising from premises / operations in conjunction with the insured's business.
 - 2. Bodily injury and property damage arising from products / completed operations in conjunction with the insured's business.
- C.** For details of coverage:
 - 1. Refer to Coverage Form
 - a.** Commercial General Liability Coverage Form Occurrence Version **CG 00 01.**
 - 2. Refer to Mandatory Multistate Endorsements
 - a.** Broad Form Nuclear Exclusion Endorsement **IL 00 21.**
 - b.** Employment-Related Practices Exclusion **CG 21 47.**
 - 3. Refer to State Specific Mandatory endorsements in Section V of this Manual.
- D.** The appropriate:
 - 1. Coverage Form;
 - 2. Mandatory endorsements;
 - 3. Other applicable endorsements;
 - 4. The Declarations; and
 - 5. The Common Policy Conditions (**IL 00 17**)make up a Coverage Part.

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

23. COMPANY RATES

A. At Limits Rates

Company rates contemplate the hazards listed in **B.** at the limits of liability listed in **A2.B**, Mandatory Limits. Refer to the State Tier Rate Page for actual rates.

B. Contemplated Hazards

Company rates contemplate the following hazards listed below at the limit of liability listed in **B.**

1. Premises / Operations
2. Products / Completed Operations
3. Liquor Liability
4. Employee Benefits Liability

C. Aggregate Limit Reinstatement.

1. The **General Aggregate**: The general aggregate limit may be reinstated when exhausted. The additional premium for the reinstatement of the general aggregate limit is 2.00 times the annual premium of the coverages, which were subject to the aggregate.
2. The **Products / Completed Operations Aggregate**: The products / completed operations aggregate limit may be reinstated when exhausted. The additional premium for the reinstatement of the products / completed operations aggregate limit is 2.00 times the annual premium of the coverages, which were subject to the aggregate.

24. BASES OF PREMIUM

A. Each Basis

The basis used for determining the premium charge for each risk is hotel rooms.

B. Application

The rates apply to each hotel room.

25-34. RESERVED FOR FUTURE USE

35. PREMIUM DETERMINATION

The premium for a risk is calculated as follows:

- A.** Determine the applicable program based upon eligibility.
- B.** Select the rate from the appropriate state tier rate table based upon the Insured's retention amount.
- C.** Multiply the premium base, number of hotel rooms, by the corresponding rate that was selected in Paragraph **B.**
- D.** Determine the application of any minimum premiums.

Premier Hotel RPG Manual 2007 Edition	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 16 of 33
---	---	---------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

- E. Use the premium developed under Paragraph C. or the policy writing minimum premium, whichever is greater.

36. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS

A. Additional Optional Endorsements

In addition to endorsements referenced in other rules under Division Six - General Liability or in the Classification Table, the endorsements in this Rule may be used with various Commercial General Liability Coverage Parts. The endorsements are listed in numerical sequence under the line of insurance identification and category identification. The descriptions are for ease of identification. Refer to each endorsement to determine its content and applicable coverage parts. With regard to these optional endorsements, refer to company for rating.

B. Termination and Suspension Endorsements

- (Commercial General Liability Coverage Form) Earlier Notice Of Cancellation Provided By Us, Endorsement **CG 02 24**. There is no change in the premium to add this endorsement.
- (Owners And Contractors Protective Liability Coverage Form) Earlier Notice Of Cancellation Provided By Us, Endorsement **CG 28 04**. There is no change in the premium to add this endorsement.

C. Exclusion Endorsements

1. Exclusion – All Hazards In Connection With Designated Premises Endorsement **CG 21 00**. There is no change in the premium to add this endorsement.
2. Exclusion – Products-Completed Operations Hazard Endorsement **CG 21 04**. There is no change in the premium to add this endorsement.
3. Exclusion – Designated Products Endorsement **CG 21 33**. There is no change in the premium to add this endorsement.
4. Exclusion – Designated Work Endorsement **CG 21 34**. There is no change in the premium to add this endorsement.
5. Exclusion – New Entities Endorsement **CG 21 36**. There is no change in the premium to add this endorsement.
6. Exclusion – Employees As Insureds Endorsement **CG 21 37**. Apply a factor of 0.95 to the applicable Premises / Operations (Subline 334) rating.
7. Exclusion – Personal And Advertising Injury Endorsement **CG 21 38**. Apply a factor of 0.95 to the applicable Premises / Operations (Subline 334) rating.
8. Contractual Liability Limitation Endorsement **CG 21 39**. Apply a factor of 0.98 to the applicable Premises / Operations (Subline 334) rating.

Premier Hotel RPG Manual 2007 Edition	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 17 of 33
--	---	----------------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

9. Exclusion – Explosion, Collapse And Underground Property Damage Hazard (Specified Operations) Endorsement **CG 21 42**. Apply a factor of 0.98 to the applicable Premises / Operations (Subline 334) rating.

Exclusion – Explosion, Collapse And Underground Property Damage Hazard (Specified Operations Excepted) Endorsement **CG 21 43**. Apply a factor of 0.98 to the applicable Premises / Operations (Subline 334) rating.

10. Limitation Of Coverage To Designated Premises Or Projects Endorsement **CG 21 44**. There is no change in the premium to add this endorsement.
11. Exclusion – Damage To Premises Rented To You Endorsement **CG 21 45**. Apply a \$500 credit to the applicable Premises / Operations (Subline 334)
12. Abuse Or Molestation Exclusion Endorsement **CG 21 46**. There is no change in the premium to add this endorsement.
13. (Commercial General Liability Coverage Part) Employment-Related Practices Exclusion Endorsement **CG 21 47**. There is no change in the premium to add this endorsement.

(Owners And Contractors Protective Liability and Pollution Liability Coverage Parts) Employment-Related Practices Exclusion Endorsement **CG 29 51**. There is no change in the premium to add this endorsement.

14. Total Pollution Exclusion Endorsement **CG 21 49**. Total Pollution Exclusion With A Hostile Fire Exception Endorsement **CG 21 55**. Total Pollution Exclusion With A Building Heating Equipment Exception And A Hostile Fire Exception Endorsement **CG 21 65**. Apply a factor of 0.95 to the applicable Premises / Operations (Subline 334) rating and the applicable Products / Completed Operations (Subline 336) rating.

15. (a) (Commercial General Liability) Amendment Of Liquor Liability Exclusion Endorsement **CG 21 50**. There is no change in the premium to add this endorsement. (b) (Products / Completed Operations Liability) Amendment Of Liquor Liability Exclusion Endorsement **CG 29 52**. There is no change in the premium to add this endorsement.

(a) (Commercial General Liability) Amendment Of Liquor Liability Exclusion – Exception For Scheduled Activities Endorsement **CG 21 51**. There is no change in the premium to add this endorsement. (b) (Products / Completed Operations) Amendment Of Liquor Liability Exclusion – Exception For Scheduled Activities Endorsement **CG 29 53**. There is no change in the premium to add this endorsement.

16. Exclusion – Financial Services Endorsement **CG 21 52**. There is no change in the premium to add this endorsement.

Exclusion – Fiduciary Or Representative Liability Of Financial Institutions Endorsement **CG 22 38**. There is no change in the premium to add this endorsement.

Premier Hotel RPG Manual 2007 Edition	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 18 of 33
--	---	----------------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

17. Exclusion – Designated Ongoing Operations Endorsement **CG 21 53**. There is no change in the premium to add this endorsement.
18. Exclusion – Designated Operations Covered By A Consolidated (Wrap-Up) Insurance Program Endorsement **CG 21 54** to exclude (1) bodily injury and property damage (2) at a designated location when (3) the other insurance is a Consolidated Wrap-Up. There is no change in the premium to add this endorsement.
19. Exclusion – Designated Professional Services Endorsement **CG 21 16**. There is no change in the premium to add this endorsement.
20. Exclusion – Volunteer Workers Endorsement **CG 21 66**. There is no change in the premium to add this endorsement.
21. Fungi Or Bacteria Exclusion **CG 21 67**. Apply a factor of 0.95 to the applicable Premises / Operations (Subline 334) rating.
22. Amendment Of Insured Contract Definition Endorsement **CG 24 26**. There is no change in the premium to add this endorsement.
23. Exclusion - Exterior Insulation And Finish Systems Endorsement **CG 21 86**. There is no change in the premium to add this endorsement.
24. Silica or Silica-Related Dust Exclusion Endorsement **CG 21 96**. Apply a factor of 0.95 to the applicable Premises / Operations (Subline 334) rating and the applicable Products / Completed Operations (Subline 336) rating.
25. Liability arising out of the abuse or molestation of a person in the care, custody or control of the insured, during the rendering of a specific professional service, may be excluded by attaching Abuse or Molestation Exclusion - Specified Professional Services Endorsement CG 21 97.
26. Liability arising out of any pollution exposure not otherwise precluded by the Products/Completed Operations Liability Coverage Parts may be totally excluded by attaching Total Pollution Exclusion Endorsement CG 21 98.

D. Special Provisions For Certain Types Of Risks Endorsements

1. Exclusion – Riot, Civil Commotion Or Mob Action – Governmental Subdivisions Endorsement **CG 22 31**. There is no change in the premium to add this endorsement.
2. Exclusion – Testing Or Consulting Errors And Omissions Endorsement **CG 22 33**. There is no change in the premium to add this endorsement.
3. Exclusion – Construction Management Errors And Omissions Endorsement **CG 22 34**. There is no change in the premium to add this endorsement.
4. Exclusion – Existence Or Maintenance Of Streets, Roads, Highways Or Bridges Endorsement **CG 22 42**. There is no change in the premium to add this endorsement.
5. Exclusion – Law Enforcement Activities Endorsement **CG 22 51**. There is no change in the premium to add this endorsement.

Premier Hotel RPG Manual 2007 Edition	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 19 of 33
--	---	----------------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

6. Underground Resources And Equipment Coverage Endorsement **CG 22 62**. There is no change in the premium to add this endorsement.
7. Limited Contractual Liability Coverage For Personal And Advertising Injury Endorsement **CG 22 74**. Apply a factor of 0.99 to the applicable Premises / Operations (Subline 334) rating.
8. Lawn Care Services Endorsement **CG 22 93**. Apply a factor of 1.10 to the applicable Premises / Operations (Subline 334) rating.
9. Exclusion – Damage To Work Performed By Subcontractors On Your Behalf Endorsement **CG 22 94** or Exclusion – Damage To Work Performed By Subcontractors On Your Behalf – Designated Sites Or Operations Endorsement **CG 22 95**. Apply a factor of 0.95 to the applicable Premises / Operations (Subline 334) rating.
10. Limited Exclusion – Personal and Advertising Injury – Lawyers Endorsement **CG 22 96**. Apply a factor of 0.98 to the applicable Premises / Operations (Subline 334) rating. When this endorsement is attached to a policy, do not attach Exclusion - Personal And Advertising Injury Endorsement **CG 21 38**.
11. Exclusion – Internet Service Providers And Internet Access Providers Errors And Omissions Endorsement **CG 22 98**. There is no change in the premium to add this endorsement.
12. Professional Liability Exclusion – Web-Site Designers Endorsement **CG 22 99**. There is no change in the premium to add this endorsement.
13. Liability coverage arising out of snow plow operations performed by an auto within the products/completed operations hazard may be provided by attaching Snow Plow Operations Coverage Endorsement **CG 22 92**.
14. Liability coverage arising out of any canoe or rowboat owned or used by or rented to the insured may be provided by attaching Canoes Or Rowboats Endorsement **CG 24 16**.

E. Coverage Amendment Endorsements

1. (a) Named Peril Limited Exception For A Short-Term Pollution Event Endorsement **CG 04 28**. Apply a factor of 1.10 to the applicable Premises / Operations (Subline 334) rating.
(b) Pollution Exclusion – Limited Exception For A Short-Term Pollution Event Endorsement **CG 04 29**. Apply a factor of 1.15 to the applicable Premises / Operations (Subline 334) rating.
(c) Pollution Exclusion – Limited Exception For Designated Pollutant(s) **CG 04 30**. Apply a factor of 1.15 to the applicable Premises / Operations (Subline 334) rating.
2. Binding Arbitration Endorsement **CG 24 02**. There is no change in the premium to add this endorsement.

Premier Hotel RPG Manual 2007 Edition	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 20 of 33
---	---	---------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

Non-Binding Arbitration Endorsement **CG 24 01**. There is no change in the premium to add this endorsement.

3. Waiver Of Charitable Immunity Endorsement **CG 24 03**. There is no change in the premium to add this endorsement.
4. Waiver Of Transfer Of Rights Of Recovery Against Others To Us Endorsement **CG 24 04**. There is no change in the premium to add this endorsement.
5. Excess Provision – Vendors Endorsement **CG 24 10**. Apply a factor of 0.85 to the applicable Products / Completed Operations (Subline 336) premium produced by the exposures, which are excess of the other insurance.
6. Waiver Of Governmental Immunity Endorsement **CG 24 14**. There is no change in the premium to add this endorsement.
7. (a) Contractual Liability – Railroads Endorsement **CG 24 17**. There is no change in the premium to add this endorsement. (b) Limited Contractual Liability – Railroads Endorsement **CG 24 27**. There is no change in the premium to add this endorsement.
8. (a) Amendment Of Coverage Territory – Worldwide Coverage Endorsement **CG 24 22**. Increase the applicable Products / Completed Operations (Subline 336) premium by \$500.
(b) Amendment Of Coverage Territory – Additional Scheduled Countries Endorsement **CG 24 23**. Increase the applicable Products / Completed Operations (Subline 336) premium by \$500.
© Amendment Of Coverage Territory – Worldwide Coverage With Specified Exceptions Endorsement **CG 24 24**. Increase the applicable Products / Completed Operations (Subline 336) premium by \$500.
9. Electronic Data Liability Endorsement **CG 04 37**. There is no change in the premium to add this endorsement.
10. Limited Fungi Or Bacteria Coverage Endorsement **CG 24 25**. There is no change in the premium to add this endorsement.

F. Amendment Of Limits Endorsements

1. Amendment Of Limits Of Insurance Endorsement **CG 25 02**. There is no change in the premium to add this endorsement.
2. Designated Construction Project(s) General Aggregate Limit Endorsement **CG 25 03**. Refer to the ISO loss cost pages for the Premises / Operations increased limits table assignment for the applicable classification code. Apply the increased limit factor that is equivalent to the total increased policy-wide aggregate limit. For example, if the general aggregate is \$2,000,000 and there are three designated projects, apply the ILF for \$6,000,000. For instances where the total aggregate limit is not displayed on the ILF table, use interpolation.

Premier Hotel RPG Manual 2007 Edition	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 21 of 33
--	---	----------------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

However, the maximum increased limit factor to be used is the factor that corresponds with \$10 million Per Occurrence and \$20 million Aggregate.

3. Designated Location(s) General Aggregate Limit Endorsement **CG 25 04**. Refer to the ISO loss cost pages for the Premises / Operations increased limits table assignment for the applicable classification code. Apply the increased limit factor that is equivalent to the total increased policy-wide aggregate limit. For example, if the general aggregate is \$2,000,000 and there are three designated locations, apply the ILF for \$6,000,000. For instances where the total aggregate limit is not displayed on the ILF table, use interpolation.

However, the maximum increased limit factor to be used is the factor that corresponds with \$10 million Per Occurrence and \$20 million Aggregate.

G. Interline Endorsements

1. Supplement To Retrospective Premium Endorsement (Final Premium Computation) IL 09 11. There is no change in the premium to add this endorsement.
2. Retrospective Premium Endorsement – One Year Plan – Multiple Lines **IL 09 18**. There is no change in the premium to add this endorsement.
3. Retrospective Premium Endorsement – Three Year Plan – Multiple Lines **IL 09 19**. There is no change in the premium to add this endorsement.
4. Retrospective Premium Endorsement – Long Term Construction Project – Multiple Lines IL 09 20. There is no change in the premium to add this endorsement.
5. Retrospective Premium Endorsement – Short Form IL 09 21. There is no change in the premium to add this endorsement.
6. Retrospective Premium Endorsement – Exclusion Of Aviation Exposures **IL 09 22**. There is no change in the premium to add this endorsement.
7. Retrospective Premium Endorsement – Exclusion Of Retrospective Development Factors IL 09 23. There is no change in the premium to add this endorsement.
8. Retrospective Premium Endorsement – One (Or Three) Year Plan – Multiple Lines – Supplementary Agreements Regarding The Retrospective Rating Of CGL Policies IL 09 30. There is no change in the premium to add this endorsement.
9. Policy Changes Endorsement **IL 12 01**. There is no change in the premium to add this endorsement.

37. – 42. RESERVED FOR FUTURE USE

Premier Hotel RPG Manual 2007 Edition	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 22 of 33
---	---	---------------

43. EMPLOYEE BENEFITS LIABILITY COVERAGE

A. Description Of Employee Benefits Liability Coverage

1. This endorsement is attached to the Commercial General Liability Coverage Form to provide coverage against claims for damages because of the insured's negligent acts, errors or omissions committed in the administration of an employee benefit program. The coverage under the endorsement is provided on a claims-made basis.
2. For details of coverage:
 - a. Refer to Employee Benefits Liability Coverage Endorsement **CG 04 35**.

B. Extended Reporting Period Option

1. This option is available if the Employee Benefits Liability Coverage Endorsement is cancelled or not renewed by the company or the company renews or replaces the endorsement with insurance that has a Retroactive Date later than the date shown in the Schedule of the endorsement or does not apply to a negligent act, error or omission on a claims-made basis. It provides for a five year extension for the reporting of claims for negligent acts, errors or omissions that were first committed before the end of the policy period but not before the Retroactive Date, if any, shown in the endorsement's Schedule. The Named Insured must request this endorsement in writing within 60 days after the end of the policy period.
2. If the Extended Reporting Period is purchased, use Extended Reporting Period Endorsement For Employee Benefits Liability Coverage **CG 27 15**.
3. For the Extended Reporting Period there is no rate charge other than the program rates, which are part of this filing.
4. If the Extended Reporting Period is in effect, an Extended Reporting Period Aggregate Limit will be provided, but only for claims first received and recorded during the Extended Reporting Period. The Extended Reporting Period Aggregate Limit will be equal to the Aggregate Limit entered on the Schedule of the Employee Benefits Liability Coverage Endorsement in effect at the end of the policy period.

C. Retroactive Date

The Retroactive Date is a specific date entered in the Schedule of the endorsement. Any negligent act, error or omission first committed prior to the Retroactive Date is not covered, even if a claim is first received and recorded during the policy period or any applicable Extended Reporting Period. Once a Retroactive Date is established for an insured, it can only be advanced with the written consent of the first Named Insured, and then only:

1. If there is a change in carrier;
2. If there is a substantial change in the insured's operations which results in the increased exposure to loss;
3. If the insured fails to provide the company with information:

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

- a. The insured knew or should have known about the nature of the risk insured which would have been material to the insurer's acceptance of the risk; or
 - b. Which was requested by the company; or
4. At the request of the insured.

Prior to the advancement of the Retroactive Date under any of these conditions, the company must obtain the written acknowledgment of the first Named Insured acknowledging that the first Named Insured has been advised of the right to purchase the Extended Reporting Period Endorsement For Employee Benefits Liability Coverage.

If "none" is entered in the Schedule of the endorsement , there is no Retroactive Date. If there is no Retroactive Date, coverage may be afforded for damages because of negligent acts, errors or omissions occurring prior to the inception date of the endorsement.

44. RESERVED FOR FUTURE USE

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

SECTION IV - MISCELLANEOUS RULES

45. LIQUOR LIABILITY COVERAGE (Subline Code 332)

A. Description Of Liquor Liability Coverage

1. The coverage form for Liquor Liability Insurance provides coverage for injury on an occurrence basis.
2. The Coverage Form provides coverage against claims for injury sustained by any person or organization if liability for such injury is imposed on the insured by reason of the selling, serving or furnishing of any alcoholic beverage.
3. For details of coverage:
 - a. Refer to Coverage Forms
(1) Liquor Liability Coverage Form (Occurrence Version) **CG 00 33**.
 - b. Refer to Mandatory Multistate Endorsements
(1) Broad Form Nuclear Exclusion Endorsement **IL 00 21**.
 - c. Refer to Mandatory State Specific Endorsements in Section V of this Manual.
4. The appropriate:
 - a. Coverage Form;
 - b. Mandatory endorsements (including those required for use in a particular state);
 - c. Other applicable endorsements;
 - d. The Declarations; and
 - e. The Common Policy Conditions **IL 00 17**make up a Coverage Part.

46 - 54. RESERVED FOR FUTURE USE

55. TERRORISM ENDORSEMENT OPTIONS – FEDERAL BACKSTOP

Refer to the Terrorism Supplement to the CLM.

56. RESERVED FOR FUTURE USE

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS

SECTION V – FORMS AND ENDORSEMENTS

1. TMM Hotel Policy Forms

Rule:

None of these forms have rate charges other than the program rates which are part of this filing. They will be attached to all General Liability policies.

HT9 05 003	02 08	Premier Hotel RPG Common Policy Declarations
IL9 05 002	02 08	In Witness Page
IL9 05 004	02 08	Schedule of Named Insureds
IL9 05 005	02 08	Schedule of Taxes, Surcharges, Assessments or Fees
IL9 05 006	02 08	Schedule of Forms and Endorsements
IL9 05 008	02 08	Schedule of Locations
IL9 05 011	02 08	Installment Schedule
IL9 12 003	02 08	Policy Changes Endorsement
GL9 03 001	02 08	Premier Hotel RPG GL Retention Endorsement
GL9 04 015	02 08	Premier Hotel Risk Purchasing Group General Liability Extended Coverage Endorsement
GL9 05 001	02 08	General Liability Supplemental Declarations
GL9 05 002	02 08	Commercial General Liability Schedule
GL9 05 003	02 08	Commercial General Liability Changes
GL9 05 004	02 08	Liquor Liability Supplemental Declarations
GL9 05 007	02 08	Liquor Liability Schedule
GL9 05 008	02 08	Liquor Liability Changes

2. General Liability Forms

Rule:

These forms have rate charges other than the program rates which are part of this filing and are found elsewhere in this Manual.

Form #	Edition Date	Name of Form
CG 00 01	12 07	Commercial General Liability Coverage Form (Occurrence)
CG 00 02	12 07	Commercial General Liability Coverage Form (Claims-Made)
CG 00 09	12 07	Owners And Contractors Protective Liability Coverage Form For Operations Of Designated Contractor)
CG 00 33	12 07	Liquor Liability Coverage Form (Occurrence)
CG 00 34	12 07	Liquor Liability Coverage Form (Claims-Made)
CG 00 35	12 07	Railroad Protective Liability Coverage Form
CG 00 37	12 07	Products/Completed Operations Liability Coverage Form (Occurrence)
CG 00 38	12 07	Products/Completed Operations Liability Coverage Form (Claims-Made)
CG 00 39	12 07	Pollution Liability Coverage Form Designated Sites (Claims-Made)
CG 00 40	12 07	Pollution Liability Limited Coverage Form Designated Sites
CG 00 42	12 04	Underground Storage Tank Policy Designated Tanks
CG 00 65	12 07	Electronic Data Liability Coverage Form (Claims-Made)
CG 00 66	12 07	Product Withdrawal Coverage Form
CG 00 99	11 85	Changes In General Liability Forms For Commercial Package

Premier Hotel RPG Manual 2007 Edition	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 26 of 33
--	---	----------------------

**PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS**

		Policies
CG 01 88	10 93	Arkansas Changes
CG 02 23	11 90	Amendatory Endorsement – When We Do Not Renew
CG 02 24	10 93	Earlier Notice Of Cancellation Provided By Us
CG 03 00	01 96	Deductible Liability Insurance (GL)
CG 03 05	01 96	Deductible Liability Insurance (Liquor)
CG 04 22	11 85	Pollution Liability Coverage Extension
CG 04 24	10 93	Coverage For Injury To Leased Workers
CG 04 26	11 94	Coverage For Injury To Leased Workers
CG 04 28	12 04	Pollution Exclusion - Named Peril Limited Exception For A Short-Term Pollution Event
CG 04 29	12 04	Pollution Exclusion - Limited Exception For A Short-Term Pollution Event
CG 04 30	09 99	Pollution Exclusion - Limited Exception For Designated Pollutant(S)
CG 04 31	09 98	Year 2000 Computer-Related And Other Electronic Problems - Limited Coverage Options
CG 04 32	04 98	Year 2000 Computer-Related And Other Electronic Problems - Limited Coverage Options
CG 04 35	12 07	Employee Benefits Liability Coverage (Claims-made)
CG 04 36	12 04	Limited Product Withdrawal Expense Endorsement
CG 04 37	12 04	Electronic Data Liability
CG 20 02	11 85	Additional Insured - Club Members
CG 20 03	11 85	Additional Insured - Concessionaires Trading Under Your Name
CG 20 04	11 85	Additional Insured - Condominium Unit Owners
CG 20 05	11 85	Additional Insured - Controlling Interest
CG 20 07	07 04	Additional Insured - Engineers, Architects, Or Surveyors
CG 20 08	11 85	Additional Insured - Users of Golfmobiles
CG 20 10	07 04	Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization
CG 20 11	01 96	Additional Insured - Managers or Lessors Of Premises
CG 20 12	07 98	Additional Insured - State or Political Subdivisions - Permits
CG 20 13	11 85	Additional Insured - State Or Political Subdivisions - Permits Relating To Premises
CG 20 14	11 85	Additional Insured - Users of Teams, Draft Or Saddle Animals
CG 20 15	07 04	Additional Insured - Vendors
CG 20 17	10 93	Additional Insured - Townhouse Associations
CG 20 18	11 85	Additional Insured - Mortgagee, Assignee, or Receiver
CG 20 20	11 85	Additional Insured - Charitable Institutions
CG 20 22	10 01	Additional Insured - Church Members and Officers
CG 20 23	10 93	Additional Insured - Executors, Administrators, Trustees or Beneficiaries
CG 20 24	11 85	Additional Insured - Owners or Other Interests From Whom Land Has Been Leased
CG 20 25	11 85	Additional Insured - Elective or Appointive Executive Officers of Public Corporations
CG 20 26	07 04	Additional Insured - Designated Person or Organization

**PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS**

CG 20 27	11 85	Additional Insured - Co-Owner of Insured Premises
CG 20 28	07 04	Additional Insured - Lessor of Leased Equipment
CG 20 29	11 85	Additional Insured - Grantor of Franchise
CG 20 30	01 96	Oil or Gas Operations - Non-operating, Working Interests
CG 20 31	07 04	Additional Insured - Engineers, Architects Or Surveyors
CG 20 32	07 04	Additional Insured - Engineers, Architects or Surveyors Not Engaged By The Named Insured
CG 20 33	07 04	Additional Insured - Owners, Lessees Or Contractors - Automatic Status When Required In Construction Agreement With You
CG 20 34	07 04	Additional Insured - Lessor Of Leased Equipment - Automatic Status When Required In Lease Agreement With You
CG 20 35	10 01	Additional Insured - Grantor Of Licenses - Automatic Status When Required By Licensor
CG 20 36	10 01	Additional Insured - Grantor of Licenses
CG 20 37	07 04	Additional Insured - Owners, Lessees or Contractors - Completed Operations
CG 21 00	07 98	Exclusion - All Hazards In Connection With Designated Premises
CG 21 01	11 85	Exclusion - Athletic or Sports Participants
CG 21 04	11 85	Exclusion - Products-Completed Operations Hazard
CG 21 16	07 98	Exclusion - Designated Professional Services
CG 21 17	07 98	Exclusion - Movement of Buildings or Structures
CG 21 33	11 85	Exclusion - Designated Products
CG 21 34	01 87	Exclusion - Designated Work
CG 21 35	10 01	Exclusion - Coverage C - Medical Payments
CG 21 36	03 05	Exclusion - New Entities
CG 21 37	10 01	Exclusion - Employees And Volunteer Workers As Insureds
CG 21 38	11 85	Exclusion - Personal and Advertising Injury
CG 21 39	10 93	Contractual Liability Limitation
CG 21 41	11 85	Exclusion - Intercompany Products Suits
CG 21 42	12 04	Exclusion - Explosion, Collapse And Underground Property Damage Hazard
CG 21 43	12 04	Exclusion - Explosion, Collapse and Underground Property Damage Hazard
CG 21 44	07 98	Limitation of Coverage To Designated Premises or Project
CG 21 45	07 98	Exclusion - Damage to Premises Rented to You
CG 21 46	07 98	Abuse or Molestation Exclusion
CG 21 47	12 07	Employment-Related Practices Exclusion
CG 21 49	09 99	Total Pollution Exclusion Endorsement
CG 21 50	09 89	Amendment of Liquor Liability Exclusion
CG 21 51	09 89	Amendment of Liquor Liability Exclusion - Exception For Scheduled Activities
CG 21 52	07 98	Exclusion - Financial Services
CG 21 53	01 96	Exclusion - Designated Ongoing Operations
CG 21 54	01 96	Exclusion - Designated Operations Covered By A Consolidated (Wrap-Up) Insurance Program
CG 21 55	09 99	Total Pollution Exclusion with A Hostile Fire Exception
CG 21 56	07 98	Exclusion - Funeral Services
CG 21 57	07 98	Exclusion - Counseling Services

**PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS**

CG 21 58	07 98	Exclusion - Professional Veterinarian Services
CG 21 59	07 98	Exclusion - Diagnostic Testing Laboratories
CG 21 60	09 98	Exclusion - Year 2000 Computer-Related and Other Electronic Problems
CG 21 61	04 98	Exclusion - Year 2000 Computer-Related and Other Electronic Problems
CG 21 62	09 98	Exclusion - Year 2000 Computer-Related and Other Electronic Problems
CG 21 63	09 98	Year 2000 computer-related and other electronic problems - exclusion of specified coverages
CG 21 64	09 98	Year 2000 computer-related and other electronic problems - exclusion of Specified Coverages
CG 21 65	12 04	Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception
CG 21 66	12 04	Exclusion - Volunteer Workers
CG 21 67	12 04	Fungi or Bacteria Exclusion
CG 21 70	11 02	Cap on Losses From Certified Acts of Terrorism
CG 21 71	12 02	Limited Terrorism Exclusion (Other Than Certified Acts Of Terrorism)
CG 21 72	12 02	Nuclear, Biological or Chemical Terrorism Exclusion (Other Than Certified Acts Of Terrorism)
CG 21 73	12 02	Exclusion of Certified Acts of Terrorism
CG 21 74	12 02	Exclusion of Certified Acts of Terrorism and Other Nuclear, Biological or Chemical Acts of Terrorism
CG 21 75	12 02	Exclusion of Certified Acts of Terrorism and Other Acts of Terrorism
CG 21 76	11 02	Exclusion of Punitive Damages Related To a Certified Act of Terrorism
CG 21 77	11 02	Exception to Terrorism Exclusion For Certified Acts Of Terrorism
CG 21 78	11 02	Removal of Terrorism Exclusion
CG 21 79	12 03	Certified Acts and Other Acts of Terrorism Aggregate Limit
CG 21 80	12 03	Certified Acts Of Terrorism Aggregate Limit
CG 21 81	12 03	Certified Acts And Other Acts Of Terrorism Aggregate Limit
CG 21 82	12 03	Certified Acts Of Terrorism Aggregate Limit
CG 21 83	12 03	Exclusion Of Nuclear, Biological Or Chemical Acts Of Terrorism
CG 21 84	12 03	Exclusion Of Certified Act Of Nuclear, Biological Or Chemical Acts Of Terrorism
CG 21 86	12 04	Exclusion - Exterior Insulation And Finish Systems
CG 21 87	01 07	Conditional Exclusion Of Terrorism
CG 21 88	01 07	Conditional Exclusion Of Terrorism Involving Nuclear, Biological Or Chemical Terrorism
CG 21 89	01 07	Conditional Limitation Of Coverage For Terrorism On An Annual Aggregate Basis
CG 21 90	01 06	Exclusion of Terrorism
CG 21 91	01 06	Exclusion of Terrorism Involving Nuclear, Biological or Chemical
CG 21 92	01 06	Limitation of Coverage for Terrorism On An Annual Aggregate Basis
CG 21 93	07 04	Extended Reporting Period for Terrorism Coverage
CG 21 96	03 05	Silica or Silica-Related Dust Exclusion
CG 21 97	12 07	Abuse or Molestation Exclusion - Specified Professional Service
CG 21 98	12 07	Total Pollution Exclusion Endorsement

**PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS**

CG 22 24	07 98	Exclusion - Inspection, Appraisal and Survey Companies
CG 22 27	11 85	Exclusion - Bodily Injury to Railroad Passengers
CG 22 28	12 04	Amendment - Travel Agency Tours (Limitation of Coverage)
CG 22 29	11 85	Exclusion - Property Entrusted
CG 22 30	07 98	Exclusion - Corporal Punishment
CG 22 31	07 98	Exclusion - Riot, Civil Commotion or Mob Action - Governmental
CG 22 32	07 98	Exclusion - Professional Services - Blood Banks
CG 22 33	07 98	Exclusion - Testing Or Consulting Errors and Omissions
CG 22 34	07 98	Exclusion - Construction Management Errors and Omissions
CG 22 36	07 98	Exclusion - Products and Professional Services (Druggists)
CG 22 37	07 98	Exclusion - Products and Professional Services
CG 22 38	07 98	Exclusion - Fiduciary or Representative Liability Of Financial
CG 22 39	07 98	Exclusion - Camps or Campgrounds
CG 22 40	01 96	Exclusion - Medical Payments to Children Day Care Centers
CG 22 41	10 01	Exclusion - Housing Projects Sites
CG 22 42	11 85	Exclusion - Existence or Maintenance of Streets, Roads, Highway
CG 22 43	07 98	Exclusion - Engineers, Architects or Surveyors Professional L
CG 22 44	07 98	Exclusion - Services Furnished By Health Care Providers
CG 22 45	07 98	Exclusion - Specified Therapeutic or Cosmetic Services
CG 22 46	11 85	Exclusion - Rolling Stock - Railroad Construction
CG 22 47	11 85	Exclusion - Saline Substances Contamination
CG 22 48	03 05	Exclusion - Insurance and Related Operations
CG 22 50	11 88	Exclusion - Failure to Supply
CG 22 51	07 98	Exclusion - Law Enforcement Activities
CG 22 52	10 93	Exclusion - Medical Payments Coverage
CG 22 53	11 85	Exclusion - Laundry and Dry Cleaning Damage
CG 22 54	11 85	Exclusion - Logging and Lumbering Operations
CG 22 56	07 98	Exclusion - Injury to Volunteer Firefighters
CG 22 57	01 96	Exclusion - Underground Resources and Equipment
CG 22 58	11 85	Exclusion - Described Hazards
CG 22 60	12 07	Limitation of Coverage - Real Estate Operations
CG 22 62	10 01	Underground Resources and Equipment Coverage
CG 22 63	01 96	Stevedoring Operations
CG 22 64	07 98	Pesticide or Herbicide Applicator Coverage
CG 22 65	09 99	Optical and Hearing Aid Establishments
CG 22 66	11 85	Misdelivery of Liquid Products Coverage
CG 22 67	10 93	Corporal Punishment
CG 22 68	09 97	Operation of Customers Autos on Particular Premises
CG 22 69	10 01	Druggists
CG 22 70	11 85	Real Estate Property Managed
CG 22 71	10 01	Colleges or Schools (Limited Form)
CG 22 72	03 05	Colleges or Schools
CG 22 73	07 98	Exclusion - Oil or Gas Producing Operations
CG 22 74	10 01	Limited Contractual Liability Coverage for Personal and Advertising
CG 22 75	07 98	Professional Liability Exclusion - Computer Software
CG 22 76	07 98	Professional Liability Exclusion - Health or Exercise Clubs
CG 22 77	07 98	Professional Liability Exclusion - Computer Data Processing
CG 22 78	07 98	Hazardous Material Contractors

**PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS**

CG 22 79	07 98	Exclusion - Contractors - Professional Liability
CG 22 80	07 98	Limited Exclusion - Contractors - Professional Liability
CG 22 81	01 96	Exclusion - Erroneous Delivery or Mixture and Resulting Failure Of Seed To Germinate
CG 22 87	07 98	Exclusion - Adult Day Care Centers
CG 22 88	07 98	Professional Liability Exclusion - Electronic Data Processing
CG 22 90	07 98	Professional Liability Exclusion - Spas or Personal Enhancemen
CG 22 91	07 98	Exclusion - Telecommunication Equipment or Service Providers
CG 22 92	12 07	Snow Plow Operations Coverage
CG 22 93	12 07	Lawn Care Services Coverage
CG 22 94	10 01	Exclusion - Damage to Work Performed By Subcontractors On Your
CG 22 95	10 01	Exclusion - Damage to Work Performed By Subcontractors On Your
CG 22 96	10 01	Limited Exclusion - Personal and Advertising Injury - Lawyers
CG 22 97	10 01	Druggists - Broadened Coverage
CG 22 98	12 04	Exclusion - Internet Service Providers and Internet Access Pro
CG 22 99	12 04	Professional Liability Exclusion - Web-Site Designers
CG 23 01	12 04	Exclusion - Real Estate Agents or Brokers Errors Or Omissions
CG 24 01	12 04	Non-Binding Arbitration
CG 24 02	12 04	Binding Arbitration
CG 24 03	11 85	Waiver of Charitable Immunity
CG 24 04	10 93	Waiver of Transfer of Rights Of Recovery Against Others To Us
CG 24 05	12 04	Financial Institutions - Fiduciary Interest Only
CG 24 07	01 96	Products/Completed Operations Hazard Redefined
CG 24 08	10 93	Liquor Liability
CG 24 09	07 98	Governmental Subdivisions
CG 24 10	07 98	Excess Provision - Vendors
CG 24 11	12 04	Fiduciaries - Fiduciary Interest
CG 24 12	11 85	Boats
CG 24 14	11 85	Waiver of Governmental Immunity
CG 24 15	10 01	Limited Pollution Liability Extension Endorsement
CG 24 16	12 07	Canoes or Rowboats
CG 24 17	10 01	Contractual Liability - Railroads
CG 24 18	09 99	Seed Merchants - Coverage for Erroneous Delivery Or Mixture And Resulting Failure Of Seed To Germinate
CG 24 19	09 99	Seed Merchants - Coverage for Erroneous Delivery Or Mixture (Resulting Failure of Seed to Germinate not Included)
CG 24 20	09 99	Seed Merchants - Coverage for Erroneous Delivery or Mixture and Resulting Failure of Seed To Germinate
CG 24 21	09 99	Seed Merchants - Coverage for Erroneous Delivery or Mixture (Resulting Failure Of Seed To Germinate Not Included)
CG 24 22	10 01	Amendment Of Coverage Territory - Worldwide Coverage
CG 24 23	10 01	Amendment Of Coverage Territory
CG 24 24	10 01	Amendment Of Coverage Territory - Worldwide Coverage
CG 24 25	12 04	Limited Fungi Or Bacteria Coverage
CG 24 26	07 04	Amendment Of Insured Contract Definition
CG 24 27	03 05	Limited Contractual Liability - Railroads
CG 25 02	07 98	Amendment Of Limits Of Insurance
CG 25 03	03 97	Designated Construction Project(S) General Aggregate Limit

**PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS**

CG 25 04	03 97	Designated Location(S) General Aggregate Limit
CG 26 08	04 90	Arkansas Changes – Multi-Year Policies
CG 26 44	12 04	Arkansas Changes – Non-Binding Arbitration
CG 26 86	12 02	Arkansas Exclusion of Punitive Damages
CG 27 02	01 96	Exclusion Of Specific Accidents, Products, Work Or Location
CG 27 03	01 96	Amendment Of Section V - Extended Reporting Periods
CG 27 05	01 96	Exclusion Of Specific Accidents, Products, Work Or Location
CG 27 10	12 07	Supplemental Extended Reporting Period Endorsement
CG 27 11	07 98	Supplemental Extended Reporting Period Endorsement For Specific
CG 27 15	12 07	Extended Reporting Period Endorsement For Employee Benefits
CG 28 01	01 96	Extended Reporting Period Endorsement
CG 28 02	10 93	Insured Site Definition (Contractors)
CG 28 03	01 96	Supplemental Extended Reporting Period Endorsement (Liquor Liability)
CG 28 04	10 93	Earlier Notice Of Cancellation Provided By Us
CG 28 05	10 01	Personal Injury Liability
CG 28 06	01 96	Limitation Of Coverage To Insured Premises
CG 28 07	12 07	Principals Protective Liability Coverage
CG 28 12	10 01	Pesticide Or Herbicide Applicator Coverage
CG 28 33	01 96	Voluntary Clean-Up Costs Reimbursement
CG 28 34	01 96	Supplemental Extended Reporting Period Endorsement (Products-Completed Operations)
CG 28 35	01 96	Supplemental Extended Reporting Period Endorsement For Specific
CG 29 23	11 01	Arkansas Changes
CG 29 24	11 01	Arkansas Changes
CG 29 35	11 88	Additional Insured - State Or Political Subdivisions - Permits
CG 29 41	10 93	Arkansas Changes
CG 29 42	10 93	Arkansas Changes
CG 29 51	12 07	Employment-Related Practices Exclusion
CG 29 52	09 89	Amendment Of Liquor Liability Exclusion
CG 29 53	09 89	Amendment Of Liquor Liability Exclusion
CG 29 66	04 90	Arkansas Changes - Appraisal
CG 29 78	11 94	Exclusion - Underground Storage Tank Incidents
CG 29 88	10 93	Waiver Of Transfer Of Rights Of Recovery Against Others To Us
CG 30 06	11 01	Arkansas Changes – Cancellation and Nonrenewal
CG 30 52	11 94	Arkansas Changes – Multi-Year Policies
CG 30 57	11 94	Supplemental Extended Reporting Period Endorsement
CG 31 15	10 01	Construction Project Management Protective Liability Coverage
CG 31 31	12 04	Fungi Or Bacteria Exclusion
CG 31 32	12 04	Limited Fungi Or Bacteria Coverage
CG 31 66	12 04	Exclusion - Exterior Insulation And Finish Systems
CG 31 67	12 04	Exclusion - Exterior Insulation And Finish Systems
CG 31 68	12 07	Exclusion - Coverage A - Product Withdrawal Expense
CG 31 69	12 04	Exclusion - Coverage B - Product Withdrawal Liability
CG 31 70	12 04	Exclusion - Product Tampering
CG 31 71	12 04	Exclusion - Product Replacement, Repair Or Repurchase
CG 31 72	12 04	Coverage Extension - Coverage A - Product Restoration Expense
CG 31 73	12 04	Extended Reporting Period Endorsement For Electronic Data Liab

**PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
ARKANSAS**

CG 31 74	12 04	Exclusion Of Newly Acquired Organizations As Insureds
CG 31 77	12 04	Arkansas Changes
CG 31 78	12 04	Arkansas Changes – Your Right to Claim and Electronic Data
CG 31 98	12 04	Calculation Of Premium
CG 31 99	12 04	Nuclear Energy Liability Exclusion Endorsement
CG 33 66	12 04	Arkansas Changes – Extended Reporting Period
CG 33 67	12 04	Arkansas Changes – Supplemental Extended Reporting Period
CG 33 68	12 04	Arkansas Changes – Extended Reporting Period
CG 33 69	12 04	Arkansas Changes – Supplemental Extended Reporting Period
CG 33 70	03 05	Silica Or Silica-Related Dust Exclusion
CG 33 71	03 05	Silica Or Silica-Related Dust Exclusion
CG 33 72	12 04	Arkansas Changes – Extended Reporting Period
CG DS 01	10 01	Commercial General Liability Declarations
CG DS 02	07 98	Owners and Contractors Protective Declarations
CG DS 03	07 98	Liquor Liability Declarations
CG DS 04	07 98	Railroad Protective Liability Declarations
CG DS 05	07 98	Products/Completed Operations Liability Declarations
CG DS 06	07 98	Pollution Liability Declarations
CG DS 07	07 98	Underground Storage Tanks Liability Declarations
CG DS 09	12 04	Electronic Data Liability Declarations
CG DS 10	12 04	Product Withdrawal Declarations
IL 00 03	09 07	Calculation Of Premium
IL 00 17	11 98	Common Policy Conditions
IL 00 21	07 02	Nuclear Energy Liability Exclusion Endorsement
IL 01 99	07 02	Arkansas Changes – Transfer of Rights of Recovery
IL 02 31	09 07	Arkansas Changes – Cancellation and Nonrenewal
IL 09 11	11 85	Supplement To Retrospective Premium Endorsement - Final Premium Computation
IL 09 17	11 85	Resident Agent Countersignature Endorsement
IL 09 18	10 93	Retrospective Premium Endorsement – One Year Plan
IL 09 19	10 93	Retrospective Premium Endorsement – Three Year Plan
IL 09 20	10 93	Retrospective Premium Endorsement – Long Term Construction
IL 09 21	04 84	Retrospective Premium Endorsement Short Form
IL 09 22	04 84	Retrospective Premium Endorsement Exclusion Of Aviation Exposures
IL 09 23	04 84	Retrospective Premium Endorsement Exclusion Of Retrospective Development Factors
IL 09 30	03 87	Retrospective Premium Endorsement - One (Or Three) Year Plan - Multiple Lines - Supplementary Agreements
IL 09 85	01 06	Disclosure Pursuant To Terrorism Risk Insurance Act
IL 09 98	01 07	Disclosure Of Premium Through End Of Year For Certified Acts
IL 09 99	01 07	Disclosure Of Premium And Estimated Premium For Certified Acts
IL 12 01	11 85	Policy Changes
IL DS 00	09 07	Common Policy Declarations

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

COMPOSITE RATING PLAN

1. INTRODUCTION

A. Purpose of Composite Rating Plan

The Composite Rating Plan is an administrative tool to facilitate the rating of large, complex risks upon audit. Specifically, a composite rate determined at the beginning of each policy year is applied to the risk's composite exposures at the end of the year to produce the final audited company premium. The Plan consolidates the various types of exposure bases and company manual rates to simplify the final company premium determination.

B. Insurance for Which The Composite Rating Plan Applies

This Plan is applicable to General Liability insurance, Hospitals Professional Liability insurance, Commercial Automobile Liability insurance, Commercial Automobile Physical Damage insurance, Crime and Fidelity insurance either separately or in combination. Under this Plan, composite rates for a risk may be established on one or more special exposure bases, in lieu of the regular underwriting bases and company rates of the various manuals. This Plan also provides an effective procedure for rating those classifications for which the Manual exposures are not readily available and cannot be obtained without excessive difficulty.

C. Initial Survey of Exposures

An initial survey will be made of the exposures of the risk and composite company rates established on special underwriting bases which will reflect and measure possible fluctuations in the exposure involved.

D. Scope of Composite Rates

Such composite company rate may be restricted to any specified premises, operations or coverages.

2. ELIGIBILITY REQUIREMENTS

A. Premium Eligibility Per Line of Insurance

In order to qualify for application of this Plan, the exposures to be rated on a composite rate basis shall produce a total annual company premium, for the period indicated in Rule 3.A.1., for all states of at least:

1. Premium Eligibility When Plan Is Applied To A Single Kind of Insurance

- a. Automobile Physical Damage - \$20,000 for the amount of coverage written.
- b. Automobile Liability - \$60,000 at present company manual rates for basic limits.
- c. General Liability and Hospitals Professional Liability individually (for combined see 2.b.) - \$80,000 at present company manual rates for basic limits.
- d. Crime - \$5,000 for the amount of coverage written.
- e. Fidelity - \$5,000 for the amount of coverage written.

2. Premium Eligibility When Plan Is Applied To Combinations of Kinds of Insurance

Premier Hotel RPG Composite Rating Plan	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 1 of 44
--	---	---------------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

a. Combinations including Automobile Liability, Automobile Physical Damage, General Liability and Hospitals Professional Liability - \$100,000.

b. Combinations including any two of the four types mentioned in Paragraph a. - \$80,000.

B. Eligibility Exceptions In Certain Circumstances

However, if a risk does not meet this premium requirement, it may nevertheless be rated under this Plan provided a company premium equal to the required company premium for eligibility for basic limits is charged for the coverages to be insured on a composite rate basis.

3. COMPUTATION OF COMPOSITE RATE

A. General Instructions for Development of A Composite Rate

Except for a risk rated under the provisions of Rule 9., each composite rate shall be developed as follows:

1. Determining Exposures On A Regular Underwriting Basis

Determine the exposures on the regular underwriting basis for the coverages to be insured on a composite rate basis, for a period of twelve consecutive months beginning not earlier than twenty-four months nor later than twelve months prior to the date on which the composite rate is to be effective. If these exposures are not susceptible of exact determination for any portion of the insurance to be rated, they shall be estimated from the use of such information as is available.

2. Ascertaining Applicable Company Rates And Premiums At Basic Limits

Ascertain for the exposures referred to in Paragraph 1. the applicable company manual rates and minimum company premiums at basic limits (including rates and minimum premiums for operations which must be submitted to the company for rating) and any rating modifications (including company expense modifications) developed under applicable rating plans in effect as of the date on which the composite rate is to be effective.

3. Determine Actual Exposures On A Special Underwriting Basis

Determine the actual exposures on the special underwriting basis or bases to be used for the composite rate, for the same twelve month period as used in Paragraph 1.

4. Adjusting Exposures To Recognize Changes

The exposures referred to in Paragraph 1. and Paragraph 3. may be adjusted to recognize known changes in the risk's basic operations, other than exposure changes resulting from variations in price or wage levels.

5. Computing Composite Rate

Compute the composite rate as follows:

Premier Hotel RPG Composite Rating Plan	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 2 of 44
--	---	---------------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

- a. Extend the exposures in Paragraph 1. at the company manual rates in Paragraph 2., subject to any applicable minimum premiums, multiplied by any applicable rating modifications indicated in Paragraph 2.
- b. Divide the total of the company premiums obtained in Paragraph a. by the exposure in Paragraph 3. The result is the composite rate for the risk.
- c. If the composite rate is to be applied to a policy written for a period in excess of one year, no term discount shall apply.

B. Risk Written Subject To Retrospective Rating

The composite rate so determined is appropriate for risks to be written on a guaranteed cost basis. If the risk to be written subject to Retrospective Rating, the promulgated rate modifications used shall be prior to the reflection of any authorized expense saving. Such authorized expense saving shall be reflected instead in the determination of the retrospective rating values.

C. New Risks

for risks not in existence during the period referred to in Paragraph A.1., composite rates will also be computed in a similar manner using the classification exposures on the regular underwriting bases for the coverages to be insured on a composite rate basis, together with the exposures on the special underwriting basis selected, which are estimated to apply during the ensuing twelve month period.

4. INCREASED LIMITS

A. Application

Where limits of liability in excess of the basic limits reflected in the rate computation are to be afforded, the company shall apply the appropriate increased limits table factor to the basic limits composite rate (or rates) for liability insurance developed under Rule 3.A.5.b.

B. Multiple Increased Limits Tables

If more than one increased limits table applies to the liability exposures in Rule 3.A.1., the company premiums shall be subtotaled according to each underlying increased limits table.

5. EXPERIENCE RATING

Except for a risk rated under the provisions of Rule 9. of this Plan, the prescribed procedures of applicable experience rating plans shall apply.

6. "REFER TO COMPANY" AND (a) RATED CLASSIFICATIONS

Classifications subject to such rating shall be processed in the regular manner as part of the determination of any composite rate for insurance covering such classifications.

7. REVISIONS OF COMPOSITE RATES

A. Annual Revision of Rates

Premier Hotel RPG Composite Rating Plan	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 3 of 44
--	---	---------------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

The composite rates shall be revised annually to reflect any revisions of company manual rates or rating modifications developed under applicable rating plans. Such re-ratings shall be based on the data contained in the latest available survey.

B. Re-survey of Exposures

A complete re-survey of exposures and revision of the composite rates may be made annually, or at any time at the request of the carrier or the insured, to reflect thereafter the effect of marked exposure changes which would not otherwise be fully reflected by the special underwriting basis selected.

8. NEW COVERAGES DURING A POLICY YEAR

A composite rate may be adjusted to include other kinds of insurance or sub-divisions thereof or coverages added after the effective date of the policy, or any additional premises or operations if the rating was originally limited to certain specified premises or operations. Such adjustments may be made at the time of the addition or at the next rating anniversary date. If such composite rate adjustment is not made at the time of the addition, the regular company manual rating procedure and applicable experience modifications shall apply to such additional kinds of insurance, or sub-divisions thereof, or coverages, premises or operations during the period between the inception of coverage for such additional exposures and the date of the adjustment of the composite rate to include such exposures.

9. LOSS RATED RISKS

A. Eligibility

1. Amount of Incurred Losses Required

A risk may be rated under this rule if, during a period of five years (see also Paragraph **2.**) beginning not earlier than six years nor later than five years and six months prior to the date on which the composite rate is to be effective, the risk has developed the incurred losses as shown in Paragraph **a.**, **b.**, or **c.**:

a. Incurred losses (including all allocated loss adjustment expenses) for General Liability (GL) and/or Hospitals Professional Liability (HPL) coverages or any combination of these coverages (GL and/or HPL) with either or both of the Automobile coverages (Liability (AL) or Physical Damage (APD)). for the selected limits indicated, the 5 year incurred loss total must be at least equal to the following amounts:

General Liability Or Hospitals Professional Liability	Automobile Liability	Automobile Physical Damage Per	5 Year Incurred Losses At Selected
Limits of Liability		Occurrence	Limits
\$ 25,000 / \$ 25,000		\$ 10,000	\$ 850,000
\$ 50,000 / \$ 50,000		\$ 10,000	\$ 1,700,000

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

50,000			
\$ 75,000 / \$ 75,000	\$ 10,000	\$ 2,500,000	
75,000			
\$ 100,000 / \$ 100,000	\$ 10,000	\$ 3,300,000	
100,000			

Table 9.A.1.a. Loss Rated Risks - Eligibility GL/HPL/AL/APD

b. Incurred losses (including all allocated loss adjustment expenses) for Automobile Liability coverage alone or for Automobile Liability coverage in combination with Automobile Physical Damage coverage at the selected limits, of at least the following amounts:

Automobile Liability Limit of Liability	Automobile Physical Damage Per Occurrence	5 Year Incurred Losses At Selected Limits
\$ 25,000	\$ 10,000	\$ 600,000
\$ 50,000	\$ 10,000	\$ 1,350,000
\$ 75,000	\$ 10,000	\$ 2,100,000
\$ 100,000	\$ 10,000	\$ 2,950,000

Table 9.A.1.b. Loss Rated Risks - Eligibility AL/APD

c. Incurred losses for Automobile Physical Damage coverage alone of at least \$400,000, limited to \$10,000 per occurrence.

2. Unavailability of Five Years of Data

If five years of data are not available, a risk may be rated under this rule if a minimum period of three years (beginning not earlier than four years nor later than three years and six months prior to the date on which the composite rate is to be effective) generates the losses required by the five year eligibility requirements.

3. Determining Auto Physical Damage Losses

Auto Physical Damage losses should be determined excluding all loss adjustment expenses. These losses should be limited to \$10,000 per occurrence for the purpose of determining eligibility. However, total losses, not limited to \$10,000 per occurrence, shall be used in the rating once eligibility has been established.

B. Loss Rating Procedure

1. Incurred Losses for A Five Year Period

The incurred losses for the five year period shall be determined (at the selected limits for the liability coverages to be rated, and unlimited for the auto physical damage coverages to be rated). If five years of loss experience are not available then as few as three years can be used. The liability losses to be included in the rating shall be adjusted by the

**PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN**

appropriate loss development factors (if losses are on a claims-made basis then apply the appropriate year in program loss conversion factor) currently in use by the company establishing the rating. All losses shall be adjusted to recognize changes in the level of claim costs by the factors currently in use by the company establishing the rating. Such losses may be adjusted to recognize other known changes affecting the risk. Refer to the tables in Paragraph 8.

for the purposes of providing appropriate Commercial Auto Liability Loss Development Factors (LDFs), six state groups are provided. State Group 1 consists of Colorado, Maryland, Minnesota, Nebraska, New Hampshire, North Carolina, Oregon, Rhode Island, Virginia, Washington and Wisconsin. State Group 3 consists of Alabama, Florida, Mississippi, Nevada and New Mexico. State Group 4 consists of Louisiana and Michigan. State Group 5 consists of California only and State Group 6 consists of New York only. State Group 2 consists of all states not listed in the other five groups. LDFs are also provided for zone-rated risks.

2. Actual Exposures On A Special Underwriting Basis

The actual exposures on the special underwriting basis to be used for the composite rate shall be determined for the same period as used in Paragraph 1. Exposures shall be adjusted to recognize the change from the level of the experience period to a more appropriate level by the factors currently in use by the company establishing the rating. Such exposures may be adjusted to recognize known changes affecting the risk.

3. Premium for Selected Limits

The premium for the selected limits (amount of coverage written for Automobile Physical Damage) shall be determined as follows:

a. Divide the losses for each kind of insurance or sub-division thereof by its respective company expected loss ratio. If claims-made coverage is being priced, then also apply the appropriate year in program rate conversion factor currently in use by the company establishing the rating.

b. The premiums so determined shall be reduced by any authorized expense saving.

4. Composite Rate for Selected Limits

The composite rate for the selected limits of liability, or for the amount of Automobile Physical Damage coverage to be written, shall be determined by dividing the premium in Paragraph 3. by the exposure in Paragraph 2.

5. Composite Rate for Risks To Be Written Subject To Retrospective Rating

The composite rate so determined is appropriate for risks to be written on a guaranteed cost basis. If the risk is to be written subject to Retrospective Rating, the composite rate to be used shall be prior to the reflection of any authorized expense saving. Such authorized expense saving shall be reflected instead in the determination of the retrospective rating values. However, until the first retrospective adjustment is made, the company may charge as deposit premium the written premium that would be applicable

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

on a guaranteed cost basis equal to the Standard Premium less the authorized expense saving.

6. Average Increased Limits Factor

An average increased limits factor shall be determined for each composite rate if more than one increased limits table is applicable to the classifications, kinds of insurance, or sub-divisions thereof for which the composite rate is determined. Such average increased limits factor shall be determined from all available information.

7. Non-Application of Experience Rating Plan To Loss Rating

The composite rate in Paragraph 4. shall not be adjusted by any experience rating plan. However, the regular procedures of any schedule rating plan applicable to the kind of insurance may be applied.

8. Tables

a. The General Liability And Hospitals Professional Liability Loss Development Factors Tables

(1) \$25,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

Limit of Liability = \$25,000 Per Occurrence					
Subline	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
OL & T - BI	1.622	1.298	1.131	1.061	1.037
OL & T - PD	1.937	1.540	1.385	1.331	1.246
M & C - BI	2.509	1.692	1.304	1.139	1.074
M & C - PD	1.883	1.603	1.432	1.343	1.237
Hospitals - State Group A*	1.849	1.182	1.000	1.000	1.000
Hospitals - State Group B*	2.564	1.516	1.052	1.000	1.000
Products - BI - Manual	3.633	2.303	1.660	1.457	1.358
Products - BI - (a) Rated	5.507	2.881	1.906	1.634	1.485
Products - PD - Manual	4.137	3.016	2.285	1.898	1.629
Products - PD - (a) Rated	4.198	2.901	2.446	2.051	1.696
Premises/ Operations - CSL	1.903	1.491	1.258	1.155	1.104
Products - CSL - Manual	3.951	2.669	1.973	1.668	1.491
Products - CSL - (a) Rated	5.087	3.118	2.258	1.914	1.670

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Limit of Liability = \$25,000 Per Occurrence					
Subline	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
Products - CSL	5.162	3.218	2.223	1.844	1.616
* State Group B contains Florida, Illinois, Maryland, and Missouri. State Group A contains all other jurisdictions. These factors are appropriate for experience on an occurrence basis only, that is, not claims-made policies.					

Table 9.B.8.a.(1) \$25,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

(2) \$25,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

Limit of Liability = \$25,000 Per Occurrence					
Subline	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
OL & T - BI	1.525	1.233	1.104	1.050	1.031
OL & T - PD	1.856	1.453	1.344	1.308	1.220
M & C - BI	2.320	1.539	1.244	1.114	1.066
M & C - PD	1.759	1.581	1.384	1.316	1.216
Hospitals - State Group A*	1.592	1.108	1.000	1.000	1.000
Hospitals - State Group B*	2.198	1.340	1.021	1.000	1.000
Products - BI - Manual	3.478	2.192	1.750	1.541	1.436
Products - BI - (a) Rated	4.591	2.551	1.887	1.621	1.495
Products - PD - Manual	3.954	2.928	2.233	1.845	1.616
Products - PD - (a) Rated	3.787	2.708	2.361	1.964	1.634
Premises/ Operations - CSL	1.791	1.402	1.218	1.139	1.092

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Limit of Liability = \$25,000 Per Occurrence					
Subline	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
Products - CSL - Manual	3.800	2.573	1.996	1.704	1.541
Products - CSL - (a) Rated	4.291	2.812	2.168	1.855	1.635
Products - CSL	4.510	2.867	2.114	1.772	1.568
* State Group B contains Florida, Illinois, Maryland, and Missouri. State Group A contains all other jurisdictions. These factors are appropriate for experience on an occurrence basis only, that is, not claims-made policies.					

Table 9.B.8.a.(2) \$25,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

(3) \$50,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

Limit of Liability = \$50,000 Per Occurrence					
Subline	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
OL & T - BI	1.634	1.272	1.110	1.047	1.029
OL & T - PD	1.899	1.511	1.361	1.307	1.232
M & C - BI	2.493	1.624	1.261	1.113	1.057
M & C - PD	1.823	1.568	1.404	1.321	1.222
Hospitals - State Group A*	2.131	1.319	1.052	1.000	1.000
Hospitals - State Group B*	2.924	1.645	1.141	1.003	1.000
Premier Hotel RPG Composite Rating Plan	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.				Page 9 of 44

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Limit of Liability = \$50,000 Per Occurrence					
Subline	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
Products - BI - Manual	3.467	2.175	1.584	1.400	1.321
Products - BI - (a) Rated	4.960	2.644	1.775	1.535	1.412
Products - PD - Manual	3.829	2.793	2.171	1.824	1.585
Products - PD - (a) Rated	3.928	2.682	2.287	1.956	1.636
Premises/ Operations - CSL	1.887	1.449	1.226	1.132	1.089
Products - CSL - Manual	3.673	2.483	1.873	1.602	1.449
Products - CSL - (a) Rated	4.643	2.849	2.098	1.804	1.591
Products - CSL	4.772	2.961	2.088	1.754	1.554
* State Group B contains Florida, Illinois, Maryland, and Missouri. State Group A contains all other jurisdictions. These factors are appropriate for experience on an occurrence basis only, that is, not claims-made policies.					

Table 9.B.8.a.(3) \$50,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

(4) \$50,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

Limit of Liability = \$50,000 Per Occurrence					
Subline	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
OL & T - BI	1.518	1.209	1.086	1.038	1.023
OL & T - PD	1.819	1.432	1.323	1.290	1.208
M & C - BI	2.250	1.480	1.206	1.090	1.049

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Limit of Liability = \$50,000 Per Occurrence					
Subline	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
M & C - PD	1.709	1.542	1.361	1.295	1.202
Hospitals - State Group A*	1.817	1.229	1.019	1.000	1.000
Hospitals - State Group B*	2.455	1.458	1.101	1.000	1.000
Products - BI - Manual	3.238	2.062	1.655	1.472	1.391
Products - BI - (a) Rated	4.117	2.354	1.751	1.523	1.420
Products - PD - Manual	3.638	2.712	2.127	1.781	1.576
Products - PD - (a) Rated	3.576	2.503	2.222	1.884	1.579
Premises/ Operations - CSL	1.758	1.363	1.189	1.117	1.078
Products - CSL - Manual	3.516	2.392	1.892	1.635	1.496
Products - CSL - (a) Rated	3.961	2.583	2.024	1.761	1.565
Products - CSL	4.154	2.649	1.990	1.690	1.512
<p>* State Group B contains Florida, Illinois, Maryland, and Missouri. State Group A contains all other jurisdictions. These factors are appropriate for experience on an occurrence basis only, that is, not claims-made policies.</p>					

Table 9.B.8.a.(4) \$50,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

(5) \$100,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

Limit of Liability = \$100,000 Per Occurrence

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Subline	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
OL & T - BI	1.699	1.285	1.111	1.045	1.028
OL & T - PD	1.928	1.526	1.359	1.300	1.229
M & C - BI	2.598	1.632	1.254	1.105	1.051
M & C - PD	1.828	1.564	1.397	1.314	1.216
Hospitals - State Group A*	2.455	1.472	1.149	1.023	1.000
Hospitals - State Group B*	3.334	1.785	1.238	1.067	1.000
Products - BI - Manual	3.437	2.115	1.541	1.364	1.296
Products - BI - (a) Rated	4.672	2.466	1.680	1.454	1.351
Products - PD - Manual	3.584	2.645	2.073	1.760	1.537
Products - PD - (a) Rated	3.866	2.578	2.183	1.891	1.588
Premises/ Operations - CSL	1.940	1.451	1.219	1.122	1.081
Products - CSL - Manual	3.512	2.366	1.795	1.548	1.410
Products - CSL - (a) Rated	4.445	2.672	1.978	1.717	1.522
Products - CSL	4.547	2.791	1.987	1.684	1.503
<p>* State Group B contains Florida, Illinois, Maryland, and Missouri. State Group A contains all other jurisdictions. These factors are appropriate for experience on an occurrence basis only, that is, not claims-made policies.</p>					

Table 9.B.8.a.(5) \$100,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

(6) \$100,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

Limit of Liability = \$100,000 Per Occurrence

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Subline	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
OL & T - BI	1.559	1.219	1.086	1.035	1.022
OL & T - PD	1.844	1.450	1.322	1.284	1.206
M & C - BI	2.293	1.484	1.198	1.082	1.042
M & C - PD	1.712	1.529	1.353	1.287	1.197
Hospitals - State Group A*	2.073	1.363	1.108	1.010	1.000
Hospitals - State Group B*	2.742	1.586	1.186	1.038	1.000
Products - BI - Manual	3.089	1.978	1.579	1.419	1.354
Products - BI - (a) Rated	3.826	2.194	1.645	1.442	1.357
Products - PD - Manual	3.395	2.545	2.032	1.715	1.531
Products - PD - (a) Rated	3.503	2.392	2.123	1.819	1.534
Premises/ Operations - CSL	1.787	1.362	1.180	1.108	1.070
Products - CSL - Manual	3.292	2.258	1.799	1.569	1.447
Products - CSL - (a) Rated	3.807	2.432	1.920	1.685	1.507
Products - CSL	3.929	2.502	1.897	1.626	1.467
<p>* State Group B contains Florida, Illinois, Maryland, and Missouri. State Group A contains all other jurisdictions. These factors are appropriate for experience on an occurrence basis only, that is, not claims-made policies.</p>					

Table 9.B.8.a.(6) \$100,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

(7) \$250,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

Limit of Liability = \$250,000 Per Occurrence

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Subline	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
OL & T - BI	1.831	1.341	1.134	1.055	1.033
OL & T - PD	1.999	1.574	1.370	1.295	1.229
M & C - BI	2.828	1.715	1.289	1.119	1.059
M & C - PD	1.887	1.595	1.413	1.329	1.226
Hospitals - State Group A*	2.962	1.703	1.292	1.123	1.057
Hospitals - State Group B*	3.967	1.988	1.378	1.158	1.057
Products - BI - Manual	3.541	2.110	1.521	1.339	1.271
Products - BI - (a) Rated	4.626	2.352	1.608	1.385	1.299
Products - PD - Manual	3.526	2.605	2.055	1.744	1.524
Products - PD - (a) Rated	3.915	2.555	2.124	1.836	1.553
Premises/ Operations - CSL	2.075	1.502	1.238	1.128	1.082
Products - CSL - Manual	3.526	2.341	1.777	1.529	1.395
Products - CSL - (a) Rated	4.466	2.580	1.900	1.635	1.461
Products - CSL	4.519	2.716	1.933	1.636	1.467
<p>* State Group B contains Florida, Illinois, Maryland, and Missouri. State Group A contains all other jurisdictions. These factors are appropriate for experience on an occurrence basis only, that is, not claims-made policies.</p>					

Table 9.B.8.a.(7) \$250,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

(8) \$250,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

Limit of Liability = \$250,000 Per Occurrence

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Subline	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
OL & T - BI	1.664	1.264	1.107	1.047	1.029
OL & T - PD	1.908	1.501	1.340	1.287	1.214
M & C - BI	2.466	1.559	1.231	1.102	1.052
M & C - PD	1.762	1.551	1.366	1.298	1.203
Hospitals - State Group A*	2.468	1.564	1.238	1.101	1.052
Hospitals - State Group B*	3.173	1.772	1.310	1.123	1.052
Products - BI - Manual	3.039	1.937	1.519	1.367	1.305
Products - BI - (a) Rated	3.792	2.089	1.561	1.373	1.303
Products - PD - Manual	3.309	2.472	2.002	1.683	1.509
Products - PD - (a) Rated	3.553	2.377	2.076	1.776	1.506
Premises/ Operations - CSL	1.894	1.406	1.198	1.115	1.073
Products - CSL - Manual	3.215	2.201	1.757	1.530	1.418
Products - CSL - (a) Rated	3.831	2.346	1.844	1.618	1.456
Products - CSL	3.866	2.437	1.843	1.581	1.436
<p>* State Group B contains Florida, Illinois, Maryland, and Missouri. State Group A contains all other jurisdictions. These factors are appropriate for experience on an occurrence basis only, that is, not claims-made policies.</p>					

Table 9.B.8.a.(8) \$250,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

(9) \$500,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

Limit of Liability = \$500,000 Per Occurrence

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Subline	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
OL & T - BI	1.914	1.381	1.151	1.063	1.033
OL & T - PD	2.106	1.651	1.410	1.317	1.249
M & C - BI	3.041	1.791	1.326	1.140	1.071
M & C - PD	1.931	1.627	1.431	1.344	1.239
Hospitals - State Group A*	3.414	1.901	1.412	1.205	1.116
Hospitals - State Group B*	4.523	2.158	1.495	1.232	1.116
Products - BI - Manual	3.665	2.099	1.519	1.347	1.269
Products - BI - (a) Rated	4.698	2.337	1.583	1.364	1.270
Products - PD - Manual	3.645	2.702	2.114	1.784	1.552
Products - PD - (a) Rated	4.068	2.644	2.148	1.842	1.565
Premises/ Operations - CSL	2.190	1.555	1.262	1.141	1.089
Products - CSL - Manual	3.644	2.371	1.795	1.548	1.405
Products - CSL - (a) Rated	4.577	2.586	1.870	1.606	1.434
Products - CSL	4.647	2.741	1.932	1.633	1.461
<p>* State Group B contains Florida, Illinois, Maryland, and Missouri. State Group A contains all other jurisdictions. These factors are appropriate for experience on an occurrence basis only, that is, not claims-made policies.</p>					

Table 9.B.8.a.(9) \$500,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

(10) \$500,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

Limit of Liability = \$500,000 Per Occurrence

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Subline	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
OL & T - BI	1.727	1.290	1.116	1.049	1.026
OL & T - PD	1.997	1.561	1.372	1.303	1.230
M & C - BI	2.613	1.616	1.259	1.120	1.062
M & C - PD	1.806	1.581	1.391	1.318	1.219
Hospitals - State Group A*	2.816	1.735	1.346	1.176	1.108
Hospitals - State Group B*	3.543	1.927	1.412	1.193	1.108
Products - BI - Manual	3.060	1.945	1.502	1.360	1.292
Products - BI - (a) Rated	3.978	2.102	1.565	1.372	1.295
Products - PD - Manual	3.410	2.536	2.051	1.712	1.532
Products - PD - (a) Rated	3.677	2.454	2.105	1.783	1.518
Premises/ Operations - CSL	1.989	1.450	1.220	1.127	1.081
Products - CSL - Manual	3.240	2.213	1.760	1.532	1.416
Products - CSL - (a) Rated	3.958	2.356	1.833	1.600	1.441
Products - CSL	3.962	2.462	1.850	1.583	1.438
<p>* State Group B contains Florida, Illinois, Maryland, and Missouri. State Group A contains all other jurisdictions. These factors are appropriate for experience on an occurrence basis only, that is, not claims-made policies.</p>					

Table 9.B.8.a.(10) \$500,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

(11) \$1,000,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

Limit of Liability = \$1,000,000 Per Occurrence

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Subline	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
OL & T - BI	2.016	1.429	1.177	1.083	1.045
OL & T - PD	2.140	1.661	1.417	1.320	1.236
M & C - BI	3.283	1.885	1.373	1.162	1.081
M & C - PD	2.033	1.704	1.476	1.377	1.264
Hospitals - State Group A*	3.934	2.121	1.542	1.293	1.178
Hospitals - State Group B*	5.158	2.341	1.622	1.311	1.178
Products - BI - Manual	3.897	2.158	1.571	1.394	1.314
Products - BI - (a) Rated	4.969	2.448	1.641	1.402	1.294
Products - PD - Manual	3.744	2.789	2.157	1.819	1.569
Products - PD - (a) Rated	4.464	2.823	2.261	1.924	1.613
Premises/ Operations - CSL	2.333	1.624	1.297	1.164	1.103
Products - CSL - Manual	3.907	2.482	1.880	1.621	1.463
Products - CSL - (a) Rated	5.129	2.819	2.007	1.719	1.519
Products - CSL	5.010	2.881	2.010	1.694	1.509
<p>* State Group B contains Florida, Illinois, Maryland, and Missouri. State Group A contains all other jurisdictions. These factors are appropriate for experience on an occurrence basis only, that is, not claims-made policies.</p>					

Table 9.B.8.a.(11) \$1,000,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

(12) \$1,000,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

Limit of Liability = \$1,000,000 Per Occurrence

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Subline	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
OL & T - BI	1.808	1.329	1.140	1.068	1.038
OL & T - PD	2.032	1.584	1.397	1.316	1.242
M & C - BI	2.775	1.684	1.295	1.140	1.071
M & C - PD	1.916	1.660	1.447	1.364	1.253
Hospitals - State Group A*	3.213	1.925	1.464	1.255	1.167
Hospitals - State Group B*	3.957	2.096	1.522	1.267	1.167
Products - BI - Manual	3.138	1.993	1.523	1.392	1.309
Products - BI - (a) Rated	4.340	2.211	1.632	1.414	1.328
Products - PD - Manual	3.592	2.689	2.161	1.792	1.599
Products - PD - (a) Rated	3.951	2.579	2.184	1.811	1.532
Premises/ Operations - CSL	2.085	1.494	1.242	1.138	1.086
Products - CSL - Manual	3.551	2.418	1.907	1.667	1.530
Products - CSL - (a) Rated	4.460	2.577	1.992	1.714	1.536
Products - CSL	4.248	2.606	1.936	1.654	1.497
<p>* State Group B contains Florida, Illinois, Maryland, and Missouri. State Group A contains all other jurisdictions. These factors are appropriate for experience on an occurrence basis only, that is, not claims-made policies.</p>					

Table 9.B.8.a.(12) \$1,000,000 Limit Loss Development Factors - General Liability And Hospitals Professional Liability

b. The Automobile Liability Loss Development Factors Tables

(1) \$25,000 Limit Loss Development Factors - Automobile Liability CSL

Limit of Liability = \$25,000 Per Occurrence, B.I. And P.D. Combined
--

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Commercial Automobile Category	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
Zone-Rated Risks	1.348	1.134	1.064	1.019	1.008
State Group 1 Garages	1.353	1.152	1.042	1.017	1.005
All Except Garages	1.109	1.049	1.020	1.006	1.003
State Group 2 Garages	1.341	1.144	1.033	1.005	1.000
All Except Garages	1.171	1.063	1.017	1.006	1.002
State Group 3 Garages	1.784	1.278	1.099	1.053	1.019
All Except Garages	1.180	1.078	1.037	1.020	1.010
State Group 4 Garages	1.506	1.144	1.007	1.001	1.000
All Except Garages	1.331	1.125	1.044	1.016	1.007
State Group 5 Garages	1.583	1.223	1.078	1.004	1.000
All Except Garages	1.149	1.038	1.003	1.000	1.000
State Group 6 Garages	1.660	1.191	1.030	1.000	1.000
All Except Garages	1.350	1.110	1.034	1.011	1.006

Table 9.B.8.b.(1) \$25,000 Limit Loss Development Factors - Automobile Liability CSL

(2) \$25,000 Limit Loss Development Factors - Automobile Liability PIP

Personal Injury Protection (PIP)

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Commercial Automobile Category	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
Michigan*	1.133	1.007	1.000	1.000	1.000
Michigan**	1.133	1.007	1.000	1.000	1.000
New Jersey**	1.000	1.000	1.000	1.000	1.000
New York*	1.000	1.000	1.000	1.000	1.000
New York**	1.000	1.011	1.000	1.000	1.000
All Other States***	1.000	1.000	1.000	1.000	1.000
* Commercial Cars ** Private Passenger Types *** Commercial Cars And Private Passenger Types					

Table 9.B.8.b.(2) \$25,000 Limit Loss Development Factors - Automobile Liability PIP

(3) \$25,000 Limit Loss Development Factors - Automobile Liability CSL

Limit of Liability = \$25,000 Per Occurrence, B.I. And P.D. Combined					
Commercial Automobile Category	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
Zone-Rated Risks	1.269	1.114	1.049	1.016	1.006
State Group 1					
Garages	1.289	1.113	1.034	1.013	1.004
All Except Garages	1.089	1.040	1.015	1.005	1.002
State Group 2					
Garages	1.278	1.105	1.024	1.002	1.000
All Except Garages	1.134	1.047	1.013	1.004	1.002
State Group 3					
Garages	1.599	1.215	1.086	1.043	1.014
All Except Garages	1.145	1.065	1.032	1.017	1.008

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

State Group 4					
Garages	1.379	1.092	1.007	1.000	1.000
All Except					
Garages	1.258	1.098	1.035	1.013	1.006
State Group 5					
Garages	1.452	1.178	1.052	1.000	1.000
All Except					
Garages	1.109	1.026	1.001	1.000	1.000
State Group 6					
Garages	1.483	1.140	1.004	1.000	1.000
All Except					
Garages	1.262	1.085	1.027	1.009	1.006

Table 9.B.8.b.(3) \$25,000 Limit Loss Development Factors - Automobile Liability CSL

(4) \$25,000 Limit Loss Development Factors - Automobile Liability PIP

Personal Injury Protection (PIP)					
Commercial Automobile Category	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
Michigan*	1.092	1.000	1.000	1.000	1.000
Michigan**	1.092	1.000	1.000	1.000	1.000
New Jersey**	1.000	1.000	1.000	1.000	1.000
New York*	1.000	1.000	1.000	1.000	1.000
New York**	1.004	1.007	1.000	1.000	1.000
All Other States***	1.000	1.000	1.000	1.000	1.000
* Commercial Cars					
** Private Passenger Types					
*** Commercial Cars And Private Passenger Types					

Table 9.B.8.b.(4) \$25,000 Limit Loss Development Factors - Automobile Liability PIP

(5) \$50,000 Limit Loss Development Factors - Automobile Liability CSL

Limit of Liability = \$50,000 Per Occurrence, B.I. And P.D. Combined
--

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Commercial Automobile Category	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
Zone-Rated Risks	1.398	1.161	1.074	1.024	1.009
State Group 1 Garages	1.391	1.169	1.049	1.020	1.007
All Except Garages	1.145	1.066	1.029	1.011	1.004
State Group 2 Garages	1.399	1.172	1.046	1.013	1.000
All Except Garages	1.216	1.088	1.029	1.011	1.004
State Group 3 Garages	1.851	1.304	1.122	1.062	1.024
All Except Garages	1.238	1.103	1.048	1.025	1.012
State Group 4 Garages	1.565	1.158	1.013	1.000	1.000
All Except Garages	1.401	1.148	1.051	1.018	1.008
State Group 5 Garages	1.662	1.252	1.088	1.013	1.000
All Except Garages	1.203	1.062	1.013	1.002	1.000
State Group 6 Garages	1.755	1.234	1.063	1.000	1.000
All Except Garages	1.416	1.145	1.053	1.020	1.009

Table 9.B.8.b.(5) \$50,000 Limit Loss Development Factors - Automobile Liability CSL

(6) \$50,000 Limit Loss Development Factors - Automobile Liability PIP

Personal Injury Protection (PIP)

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Commercial Automobile Category	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
Michigan*	1.133	1.007	1.000	1.000	1.000
Michigan**	1.133	1.007	1.000	1.000	1.000
New Jersey**	1.000	1.000	1.000	1.000	1.000
New York*	1.000	1.000	1.000	1.000	1.000
New York**	1.000	1.011	1.000	1.000	1.000
All Other States***	1.000	1.000	1.000	1.000	1.000
* Commercial Cars ** Private Passenger Types *** Commercial Cars And Private Passenger Types					

Table 9.B.8.b.(6) \$50,000 Limit Loss Development Factors - Automobile Liability PIP

(7) \$50,000 Limit Loss Development Factors - Automobile Liability CSL

Limit of Liability = \$50,000 Per Occurrence, B.I. And P.D. Combined					
Commercial Automobile Category	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
Zone-Rated Risks	1.311	1.135	1.058	1.019	1.007
State Group 1 Garages	1.319	1.127	1.041	1.016	1.005
All Except Garages	1.118	1.055	1.024	1.009	1.003
State Group 2 Garages	1.326	1.129	1.036	1.008	1.000
All Except Garages	1.173	1.068	1.023	1.009	1.004
State Group 3 Garages	1.646	1.241	1.104	1.050	1.018
All Except Garages	1.191	1.086	1.041	1.021	1.010
Premier Hotel RPG Composite Rating Plan	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.				Page 24 of 44

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

State Group 4 Garages	1.419	1.104	1.009	1.000	1.000
All Except Garages	1.311	1.116	1.040	1.015	1.007
State Group 5 Garages	1.514	1.200	1.062	1.009	1.000
All Except Garages	1.153	1.045	1.009	1.000	1.000
State Group 6 Garages	1.556	1.180	1.034	1.000	1.000
All Except Garages	1.317	1.115	1.043	1.017	1.008

Table 9.B.8.b.(7) \$50,000 Limit Loss Development Factors - Automobile Liability CSL

(8) \$50,000 Limit Loss Development Factors - Automobile Liability PIP

Personal Injury Protection (PIP)					
Commercial Automobile Category	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
Michigan*	1.092	1.000	1.000	1.000	1.000
Michigan**	1.092	1.000	1.000	1.000	1.000
New Jersey**	1.000	1.000	1.000	1.000	1.000
New York*	1.000	1.000	1.000	1.000	1.000
New York**	1.004	1.007	1.000	1.000	1.000
All Other States***	1.000	1.000	1.000	1.000	1.000
* Commercial Cars					
** Private Passenger Types					
*** Commercial Cars And Private Passenger Types					

Table 9.B.8.b.(8) \$50,000 Limit Loss Development Factors - Automobile Liability PIP

(9) \$100,000 Limit Loss Development Factors - Automobile Liability CSL

Limit of Liability = \$100,000 Per Occurrence, B.I. And P.D. Combined

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Commercial Automobile Category	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
Zone-Rated Risks	1.450	1.189	1.085	1.029	1.010
State Group 1 Garages	1.430	1.186	1.057	1.025	1.009
All Except Garages	1.182	1.084	1.039	1.015	1.006
State Group 2 Garages	1.458	1.202	1.059	1.020	1.004
All Except Garages	1.263	1.113	1.041	1.016	1.007
State Group 3 Garages	1.922	1.330	1.145	1.070	1.028
All Except Garages	1.299	1.130	1.059	1.030	1.015
State Group 4 Garages	1.627	1.173	1.020	1.000	1.000
All Except Garages	1.475	1.173	1.059	1.019	1.008
State Group 5 Garages	1.746	1.282	1.098	1.023	1.007
All Except Garages	1.259	1.087	1.023	1.008	1.003
State Group 6 Garages	1.855	1.278	1.097	1.006	1.000
All Except Garages	1.483	1.181	1.073	1.029	1.013

Table 9.B.8.b.(9) \$100,000 Limit Loss Development Factors - Automobile Liability CSL

(10) \$100,000 Limit Loss Development Factors - Automobile Liability PIP

Personal Injury Protection (PIP)

Premier Hotel RPG Composite Rating Plan	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 26 of 44
--	---	----------------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Commercial Automobile Category	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
Michigan*	1.133	1.007	1.000	1.000	1.000
Michigan**	1.133	1.007	1.000	1.000	1.000
New Jersey**	1.000	1.000	1.000	1.000	1.000
New York*	1.000	1.000	1.000	1.000	1.000
New York**	1.000	1.011	1.000	1.000	1.000
All Other States***	1.000	1.000	1.000	1.000	1.000
* Commercial Cars ** Private Passenger Types *** Commercial Cars And Private Passenger Types					

Table 9.B.8.b.(10) \$100,000 Limit Loss Development Factors - Automobile Liability PIP

(11) \$100,000 Limit Loss Development Factors - Automobile Liability CSL

Limit of Liability = \$100,000 Per Occurrence, B.I. And P.D. Combined					
Commercial Automobile Category	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
Zone-Rated Risks	1.356	1.157	1.067	1.023	1.008
State Group 1					
Garages	1.350	1.141	1.047	1.020	1.007
All Except Garages	1.148	1.070	1.031	1.012	1.005
State Group 2					
Garages	1.376	1.152	1.047	1.015	1.003
All Except Garages	1.213	1.089	1.033	1.013	1.006
State Group 3					
Garages	1.696	1.269	1.123	1.058	1.022

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

All Except Garages	1.240	1.107	1.051	1.025	1.012
State Group 4 Garages	1.460	1.117	1.012	1.000	1.000
All Except Garages	1.366	1.135	1.046	1.016	1.007
State Group 5 Garages	1.578	1.222	1.072	1.018	1.006
All Except Garages	1.199	1.065	1.018	1.007	1.003
State Group 6 Garages	1.631	1.222	1.066	1.002	1.000
All Except Garages	1.373	1.146	1.059	1.024	1.011

Table 9.B.8.b.(11) \$100,000 Limit Loss Development Factors - Automobile Liability CSL

(12) \$100,000 Limit Loss Development Factors - Automobile Liability PIP

Personal Injury Protection (PIP)					
Commercial Automobile Category	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
Michigan*	1.092	1.000	1.000	1.000	1.000
Michigan**	1.092	1.000	1.000	1.000	1.000
New Jersey**	1.000	1.000	1.000	1.000	1.000
New York*	1.000	1.000	1.000	1.000	1.000
New York**	1.004	1.007	1.000	1.000	1.000
All Other States***	1.000	1.000	1.000	1.000	1.000
* Commercial Cars					
** Private Passenger Types					
*** Commercial Cars And Private Passenger Types					

Table 9.B.8.b.(12) \$100,000 Limit Loss Development Factors - Automobile Liability PIP

(13) \$250,000 Limit Loss Development Factors - Automobile Liability CSL

Limit of Liability = \$250,000 Per Occurrence, B.I. And P.D. Combined		
Premier Hotel RPG Composite Rating Plan	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 28 of 44

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Commercial Automobile Category	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
Zone-Rated Risks	1.523	1.227	1.100	1.036	1.011
State Group 1					
Garages	1.484	1.209	1.067	1.029	1.011
All Except Garages	1.232	1.109	1.051	1.021	1.008
State Group 2					
Garages	1.541	1.242	1.077	1.029	1.011
All Except Garages	1.328	1.147	1.057	1.023	1.010
State Group 3					
Garages	2.018	1.365	1.176	1.082	1.035
All Except Garages	1.384	1.165	1.074	1.037	1.017
State Group 4					
Garages	1.713	1.191	1.027	1.000	1.000
All Except Garages	1.578	1.205	1.069	1.021	1.009
State Group 5					
Garages	1.864	1.324	1.111	1.036	1.017
All Except Garages	1.339	1.121	1.035	1.017	1.011
State Group 6					
Garages	1.997	1.339	1.144	1.039	1.014
All Except Garages	1.577	1.232	1.098	1.040	1.017

Table 9.B.8.b.(13) \$250,000 Limit Loss Development Factors - Automobile Liability CSL

(14) \$250,000 Limit Loss Development Factors - Automobile Liability PIP

Personal Injury Protection (PIP)

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Commercial Automobile Category	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
Michigan*	1.133	1.007	1.000	1.000	1.000
Michigan**	1.133	1.007	1.000	1.000	1.000
New Jersey**	1.000	1.000	1.000	1.000	1.000
New York*	1.000	1.000	1.000	1.000	1.000
New York**	1.000	1.011	1.000	1.000	1.000
All Other States***	1.000	1.000	1.000	1.000	1.000
* Commercial Cars ** Private Passenger Types *** Commercial Cars And Private Passenger Types					

Table 9.B.8.b.(14) \$250,000 Limit Loss Development Factors - Automobile Liability PIP

(15) \$250,000 Limit Loss Development Factors - Automobile Liability CSL

Limit of Liability = \$250,000 Per Occurrence, B.I. And P.D. Combined					
Commercial Automobile Category	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
Zone-Rated Risks	1.418	1.187	1.080	1.028	1.009
State Group 1 Garages	1.393	1.159	1.056	1.023	1.009
All Except Garages	1.190	1.091	1.042	1.016	1.006
State Group 2 Garages	1.445	1.185	1.062	1.023	1.008
All Except Garages	1.268	1.118	1.046	1.019	1.009
State Group 3 Garages	1.763	1.305	1.147	1.068	1.028

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

All Except Garages	1.308	1.136	1.063	1.031	1.014
State Group 4 Garages	1.516	1.134	1.014	1.000	1.000
All Except Garages	1.442	1.160	1.053	1.017	1.008
State Group 5 Garages	1.667	1.252	1.086	1.030	1.015
All Except Garages	1.263	1.091	1.030	1.015	1.010
State Group 6 Garages	1.738	1.279	1.108	1.031	1.011
All Except Garages	1.452	1.189	1.080	1.033	1.015

Table 9.B.8.b.(15) \$250,000 Limit Loss Development Factors - Automobile Liability CSL

(16) \$250,000 Limit Loss Development Factors - Automobile Liability PIP

Personal Injury Protection (PIP)					
Commercial Automobile Category	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
Michigan*	1.092	1.000	1.000	1.000	1.000
Michigan**	1.092	1.000	1.000	1.000	1.000
New Jersey**	1.000	1.000	1.000	1.000	1.000
New York*	1.000	1.000	1.000	1.000	1.000
New York**	1.004	1.007	1.000	1.000	1.000
All Other States***	1.000	1.000	1.000	1.000	1.000
* Commercial Cars					
** Private Passenger Types					
*** Commercial Cars And Private Passenger Types					

Table 9.B.8.b.(16) \$250,000 Limit Loss Development Factors - Automobile Liability PIP

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

(17) \$500,000 Limit Loss Development Factors - Automobile Liability CSL

Limit of Liability = \$500,000 Per Occurrence, B.I. And P.D. Combined					
Commercial Automobile Category	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
Zone-Rated Risks	1.579	1.257	1.112	1.042	1.012
State Group 1					
Garages	1.525	1.226	1.075	1.033	1.013
All Except Garages	1.272	1.127	1.061	1.026	1.009
State Group 2					
Garages	1.608	1.273	1.091	1.036	1.015
All Except Garages	1.379	1.174	1.069	1.028	1.012
State Group 3					
Garages	2.094	1.393	1.201	1.091	1.040
All Except Garages	1.452	1.193	1.086	1.042	1.020
State Group 4					
Garages	1.781	1.206	1.034	1.000	1.000
All Except Garages	1.661	1.231	1.076	1.022	1.009
State Group 5					
Garages	1.957	1.356	1.121	1.045	1.025
All Except Garages	1.402	1.148	1.045	1.024	1.017
State Group 6					
Garages	2.110	1.387	1.181	1.064	1.030
All Except Garages	1.653	1.270	1.118	1.049	1.020

Table 9.B.8.b.(17) \$500,000 Limit Loss Development Factors - Automobile Liability CSL

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

(18) \$500,000 Limit Loss Development Factors - Automobile Liability PIP

Personal Injury Protection (PIP)					
Commercial Automobile Category	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
Michigan*	1.133	1.007	1.000	1.000	1.000
Michigan**	1.133	1.007	1.000	1.000	1.000
New Jersey**	1.000	1.000	1.000	1.000	1.000
New York*	1.000	1.000	1.000	1.000	1.000
New York**	1.000	1.011	1.000	1.000	1.000
All Other States***	1.000	1.000	1.000	1.000	1.000
* Commercial Cars ** Private Passenger Types *** Commercial Cars And Private Passenger Types					

Table 9.B.8.b.(18) \$500,000 Limit Loss Development Factors - Automobile Liability PIP

(19) \$500,000 Limit Loss Development Factors - Automobile Liability CSL

Limit of Liability = \$500,000 Per Occurrence, B.I. And P.D. Combined					
Commercial Automobile Category	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
Zone-Rated Risks	1.466	1.211	1.090	1.032	1.010
State Group 1					
Garages	1.426	1.173	1.062	1.027	1.011
All Except Garages	1.222	1.107	1.050	1.020	1.007
State Group 2					
Garages	1.499	1.210	1.073	1.030	1.012
All Except Garages	1.311	1.140	1.056	1.023	1.010
State Group 3					

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Garages	1.814	1.334	1.166	1.075	1.032
All Except Garages	1.361	1.158	1.073	1.035	1.017
State Group 4					
Garages	1.560	1.147	1.016	1.000	1.000
All Except Garages	1.503	1.179	1.058	1.018	1.008
State Group 5					
Garages	1.738	1.275	1.096	1.039	1.022
All Except Garages	1.313	1.112	1.038	1.022	1.015
State Group 6					
Garages	1.822	1.325	1.142	1.054	1.026
All Except Garages	1.515	1.222	1.096	1.040	1.017

Table 9.B.8.b.(19) \$500,000 Limit Loss Development Factors - Automobile Liability CSL

(20) \$500,000 Limit Loss Development Factors - Automobile Liability PIP

Personal Injury Protection (PIP)					
Commercial Automobile Category	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
Michigan*	1.092	1.000	1.000	1.000	1.000
Michigan**	1.092	1.000	1.000	1.000	1.000
New Jersey**	1.000	1.000	1.000	1.000	1.000
New York*	1.000	1.000	1.000	1.000	1.000
New York**	1.004	1.007	1.000	1.000	1.000
All Other States***	1.000	1.000	1.000	1.000	1.000
* Commercial Cars					
** Private Passenger Types					
*** Commercial Cars And Private Passenger Types					

Table 9.B.8.b.(20) \$500,000 Limit Loss Development Factors - Automobile Liability PIP

(21) \$1,000,000 Limit Loss Development Factors - Automobile Liability CSL

Premier Hotel RPG Composite Rating Plan	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 34 of 44
--	---	----------------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Limit of Liability = \$1,000,000 Per Occurrence, B.I. And P.D. Combined					
Commercial Automobile Category	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
Zone-Rated Risks	1.639	1.287	1.123	1.046	1.013
State Group 1					
Garages	1.568	1.243	1.083	1.037	1.015
All Except Garages	1.313	1.146	1.071	1.030	1.011
State Group 2					
Garages	1.676	1.305	1.104	1.043	1.019
All Except Garages	1.432	1.201	1.083	1.033	1.015
State Group 3					
Garages	2.173	1.420	1.226	1.099	1.044
All Except Garages	1.523	1.221	1.098	1.047	1.022
State Group 4					
Garages	1.851	1.220	1.039	1.000	1.000
All Except Garages	1.748	1.256	1.085	1.024	1.010
State Group 5					
Garages	2.056	1.389	1.132	1.056	1.033
All Except Garages	1.468	1.175	1.056	1.031	1.022
State Group 6					
Garages	2.231	1.437	1.219	1.090	1.047
All Except Garages	1.732	1.311	1.139	1.057	1.024

Table 9.B.8.b.(21) \$1,000,000 Limit Loss Development Factors - Automobile Liability CSL

(22) \$1,000,000 Limit Loss Development Factors - Automobile Liability PIP

Personal Injury Protection (PIP)		
Premier Hotel RPG Composite Rating Plan	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 35 of 44

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Commercial Automobile Category	Latest Policy Year (18 Mos)	Prior Policy Year (30 Mos)	Next Prior Policy Year (42 Mos)	Next Prior Policy Year (54 Mos)	Next Prior Policy Year (66 Mos)
Michigan*	1.133	1.007	1.000	1.000	1.000
Michigan**	1.133	1.007	1.000	1.000	1.000
New Jersey**	1.000	1.000	1.000	1.000	1.000
New York*	1.000	1.000	1.000	1.000	1.000
New York**	1.000	1.011	1.000	1.000	1.000
All Other States***	1.000	1.000	1.000	1.000	1.000
* Commercial Cars ** Private Passenger Types *** Commercial Cars And Private Passenger Types					

Table 9.B.8.b.(22) \$1,000,000 Limit Loss Development Factors - Automobile Liability PIP

(23) \$1,000,000 Limit Loss Development Factors - Automobile Liability CSL

Limit of Liability = \$1,000,000 Per Occurrence, B.I. And P.D. Combined					
Commercial Automobile Category	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
Zone-Rated Risks	1.517	1.234	1.099	1.036	1.010
State Group 1 Garages	1.460	1.188	1.069	1.030	1.012
All Except Garages	1.255	1.123	1.058	1.024	1.009
State Group 2 Garages	1.555	1.236	1.085	1.036	1.016
All Except Garages	1.355	1.163	1.067	1.027	1.012
State Group 3 Garages	1.868	1.363	1.186	1.083	1.036
All Except Garages	1.416	1.181	1.082	1.040	1.019

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

State Group 4					
Garages	1.604	1.160	1.018	1.000	1.000
All Except					
Garages	1.565	1.199	1.064	1.019	1.008
State Group 5					
Garages	1.812	1.299	1.107	1.049	1.029
All Except					
Garages	1.365	1.133	1.048	1.028	1.021
State Group 6					
Garages	1.912	1.372	1.176	1.076	1.042
All Except					
Garages	1.580	1.256	1.113	1.047	1.020

Table 9.B.8.b.(23) \$1,000,000 Limit Loss Development Factors - Automobile Liability
CSL

(24) \$1,000,000 Limit Loss Development Factors - Automobile Liability PIP

Personal Injury Protection (PIP)					
Commercial Automobile Category	Latest Policy Year (21 Mos)	Prior Policy Year (33 Mos)	Next Prior Policy Year (45 Mos)	Next Prior Policy Year (57 Mos)	Next Prior Policy Year (69 Mos)
Michigan*	1.092	1.000	1.000	1.000	1.000
Michigan**	1.092	1.000	1.000	1.000	1.000
New Jersey**	1.000	1.000	1.000	1.000	1.000
New York*	1.000	1.000	1.000	1.000	1.000
New York**	1.004	1.007	1.000	1.000	1.000
All Other States***	1.000	1.000	1.000	1.000	1.000
* Commercial Cars					
** Private Passenger Types					
*** Commercial Cars And Private Passenger Types					

Table 9.B.8.b.(24) \$1,000,000 Limit Loss Development Factors - Automobile Liability PIP

c. Automobile Liability, General Liability And Hospitals Professional Liability
Trend Factors Tables follow:

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

(1) \$25,000 Policy Limit Trend Factors - Automobile Liability, General Liability And Hospitals Professional Liability

Category	Annual Trend \$25,000**	Latest Year (N=2)*	Second Latest Year (N=3)*	Third Latest Year (N=4)*	Fourth Latest Year (N=5)*	Fifth Latest Year (N=6)*
Auto Liability	1.030	1.061	1.093	1.126	1.159	1.194
Products - CSL	1.084	1.175	1.274	1.381	1.497	1.622
Products A-rated	1.065	1.134	1.208	1.286	1.370	1.459
Products Manually rated	1.100	1.210	1.331	1.464	1.611	1.772
Prem/Ops - CSL	1.039	1.080	1.122	1.165	1.211	1.258
OL & T	1.030	1.061	1.093	1.126	1.159	1.194
M & C	1.059	1.121	1.188	1.258	1.332	1.411
Hospitals	1.062	1.128	1.198	1.272	1.351	1.435
* N is the number of years that the annual trend is projected.						
** Policy Limit = \$25,000						

Table 9.B.8.c.(1) \$25,000 Policy Limit Trend Factors - Automobile Liability, General Liability And Hospitals Professional Liability

(2) \$50,000 Policy Limit Trend Factors - Automobile Liability, General Liability And Hospitals Professional Liability

Category	Annual Trend \$50,000**	Latest Year (N=2)*	Second Latest Year (N=3)*	Third Latest Year (N=4)*	Fourth Latest Year (N=5)*	Fifth Latest Year (N=6)*
Auto Liability	1.037	1.075	1.115	1.156	1.199	1.244

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Products - CSL	1.087	1.182	1.284	1.396	1.518	1.650
Products A-rated	1.065	1.134	1.208	1.286	1.370	1.459
Products Manually rated	1.100	1.210	1.331	1.464	1.611	1.772
Prem/Ops - CSL	1.042	1.086	1.131	1.179	1.228	1.280
OL & T	1.030	1.061	1.093	1.126	1.159	1.194
M & C	1.062	1.128	1.198	1.272	1.351	1.435
Hospitals	1.071	1.147	1.228	1.316	1.409	1.509
* N is the number of years that the annual trend is projected.						
** Policy Limit = \$50,000						

Table 9.B.8.c.(2) \$50,000 Policy Limit Trend Factors - Automobile Liability, General Liability And Hospitals Professional Liability

(3) \$100,000 Policy Limit Trend Factors - Automobile Liability, General Liability And Hospitals Professional Liability

Category	Annual Trend \$100,000**	Latest Year (N=2)*	Second Latest Year (N=3)*	Third Latest Year (N=4)*	Fourth Latest Year (N=5)*	Fifth Latest Year (N=6)*
Auto Liability	1.045	1.092	1.141	1.193	1.246	1.302
Products - CSL	1.090	1.188	1.295	1.412	1.539	1.677
Products A-rated	1.065	1.134	1.208	1.286	1.370	1.459
Products Manually rated	1.100	1.210	1.331	1.464	1.611	1.772
Prem/Ops - CSL	1.045	1.092	1.141	1.193	1.246	1.302
OL & T	1.030	1.061	1.093	1.126	1.159	1.194
M & C	1.065	1.134	1.208	1.286	1.370	1.459
Hospitals	1.080	1.166	1.260	1.360	1.469	1.587
* N is the number of years that the annual trend is projected.						
** Policy Limit = \$100,000						

Table 9.B.8.c.(3) \$100,000 Policy Limit Trend Factors - Automobile Liability, General Liability And Hospitals Professional Liability

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

(4) \$250,000 Policy Limit Trend Factors - Automobile Liability, General Liability And Hospitals Professional Liability

Category	Annual Trend \$250,000**	Latest Year (N=2)*	Second Latest Year (N=3)*	Third Latest Year (N=4)*	Fourth Latest Year (N=5)*	Fifth Latest Year (N=6)*
Auto Liability	1.055	1.113	1.174	1.239	1.307	1.379
Products - CSL	1.094	1.197	1.309	1.432	1.567	1.714
Products A-rated	1.065	1.134	1.208	1.286	1.370	1.459
Products Manually rated	1.100	1.210	1.331	1.464	1.611	1.772
Prem/Ops - CSL	1.049	1.100	1.154	1.211	1.270	1.332
OL & T	1.030	1.061	1.093	1.126	1.159	1.194
M & C	1.069	1.143	1.222	1.306	1.396	1.492
Hospitals	1.092	1.192	1.302	1.422	1.553	1.696
* N is the number of years that the annual trend is projected.						
** Policy Limit = \$250,000						

Table 9.B.8.c.(4) \$250,000 Policy Limit Trend Factors - Automobile Liability, General Liability And Hospitals Professional Liability

(5) \$500,000 Policy Limit Trend Factors - Automobile Liability, General Liability And Hospitals Professional Liability

Category	Annual Trend \$500,000**	Latest Year (N=2)*	Second Latest Year (N=3)*	Third Latest Year (N=4)*	Fourth Latest Year (N=5)*	Fifth Latest Year (N=6)*
Auto Liability	1.062	1.128	1.198	1.272	1.351	1.435
Products - CSL	1.097	1.203	1.320	1.448	1.589	1.743
Products A-rated	1.065	1.134	1.208	1.286	1.370	1.459
Products Manually rated	1.100	1.210	1.331	1.464	1.611	1.772
Prem/Ops - CSL	1.052	1.107	1.164	1.225	1.288	1.355

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

OL & T	1.030	1.061	1.093	1.126	1.159	1.194
M & C	1.072	1.149	1.232	1.321	1.416	1.518
Hospitals	1.101	1.212	1.335	1.469	1.618	1.781
* N is the number of years that the annual trend is projected.						
** Policy Limit = \$500,000						

Table 9.B.8.c.(5) \$500,000 Policy Limit Trend Factors - Automobile Liability, General Liability And Hospitals Professional Liability

(6) \$1,000,000 Policy Limit Trend Factors - Automobile Liability, General Liability And Hospitals Professional Liability

Category	Annual Trend \$1,000,000**	Latest Year (N=2)*	Second Latest Year (N=3)*	Third Latest Year (N=4)*	Fourth Latest Year (N=5)*	Fifth Latest Year (N=6)*
Auto Liability	1.070	1.145	1.225	1.311	1.403	1.501
Products - CSL	1.100	1.210	1.331	1.464	1.611	1.772
Products A-rated	1.065	1.134	1.208	1.286	1.370	1.459
Products Manually rated	1.100	1.210	1.331	1.464	1.611	1.772
Prem/Ops - CSL	1.055	1.113	1.174	1.239	1.307	1.379
OL & T	1.030	1.061	1.093	1.126	1.159	1.194
M & C	1.075	1.156	1.242	1.335	1.436	1.543
Hospitals	1.110	1.232	1.368	1.518	1.685	1.870
* N is the number of years that the annual trend is projected.						
** Policy Limit = \$1,000,000						

Table 9.B.8.c.(6) \$1,000,000 Policy Limit Trend Factors - Automobile Liability, General Liability And Hospitals Professional Liability

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

d. Automobile Physical Damage Trend Factors Table
Trend Factors - Automobile Physical Damage

Category	Annual Trend	Latest Year (N=2)*	Second Latest Year (N=3)*	Third Latest Year (N=4)*	Fourth Latest Year (N=5)*	Fifth Latest Year (N=6)*
Auto Physical Damage - Including Frequency Trend						
Commercial Cars - Collision**	1.065	1.134	1.208	1.286	1.370	1.459
Comprehensive**	1.030	1.061	1.093	1.126	1.159	1.194
All Others - Collision**	1.035	1.071	1.109	1.148	1.188	1.229
Comprehensive**	1.015	1.030	1.046	1.061	1.077	1.093
<p>* N is the number of years that the annual trend is projected.</p> <p>** If the experience period ends one year prior to the date on which the rating is to be effective.</p>						

Table 9.B.8.d. Trend Factors - Automobile Physical Damage

e. Exposure Trend - Trend Factors Table
Trend Factors for Exposure Trend - General Liability

Line of Insurance	Annual Trend	Latest Year (N=2)*	Second Latest Year (N=3)*	Third Latest Year (N=4)*	Fourth Latest Year (N=5)*	Fifth Latest Year (N=6)*
General Liability**						
- Payroll**	1.028	1.057	1.086	1.117	1.148	1.180
- Sales**	1.011	1.022	1.033	1.045	1.056	1.068
<p>* N is the number of years that the annual trend is projected.</p> <p>** If the experience period ends one year prior to the date on which the rating is to be effective.</p>						

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

Table 9.B.8.e. Trend Factors for Exposure Trend - General Liability

f. General Liability Claims-Made Factors Tables

YEAR IN PRO- GRAM	LOSS FACTOR CONVER- SION	YEAR IN PRO- GRAM	RATE FACTOR CONVER- SION
1	1.52	1	0.70
2	1.23	2	0.83
3	1.15	3	0.89
4	1.12	4	0.91
Mature	1.06	Mature	0.95

Table 9.B.8.f.(1) Claims-Made Factors - General Liability - Premises

YEAR IN PRO- GRAM	LOSS FACTOR CONVER- SION	YEAR IN PRO- GRAM	RATE FACTOR CONVER- SION
1	1.83	1	0.60
2	1.43	2	0.74
3	1.27	3	0.81
4	1.22	4	0.84
Mature	1.10	Mature	0.92

Table 9.B.8.f.(2) Claims-Made Factors - General Liability - Operations

YEAR IN PRO- GRAM	LOSS FACTOR CONVER- SION	YEAR IN PRO- GRAM	RATE FACTOR CONVER- SION
1	1.99	1	0.56
2	1.69	2	0.64
3	1.32	3	0.79
4	1.28	4	0.81
Mature	1.13	Mature	0.89

Table 9.B.8.f.(3) Claims-Made Factors - General Liability – Products

10. ADMINISTRATION OF THE PLAN

Premier Hotel RPG Composite Rating Plan	Tokio Marine Management, Inc., 2007. Includes copyrighted material from ISO Properties, Inc., with its permission.	Page 43 of 44
--	---	----------------------

PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY MANUAL
COMPOSITE RATING PLAN

The determination of composite rates under this Plan shall be administered in the same way that the experience rating plans are administered.

11. COMPANY EARNED PREMIUM DETERMINATION

A. Calculation of Company Earned Premium

Upon policy expiration, the company earned premium of a risk rated under this Plan shall be determined by multiplying the audited exposure under the special underwriting basis (or bases) by the composite rate (or rates), subject to any applicable premium discounts. The company earned premium shall be allocated to individual lines as per the requirements of Paragraphs **B.** and **C.**

B. Risks Other than Loss Rated Risks

A percentage breakdown determined from the ratio of the company premiums of the risk as determined in Rule 3.A.5. increased for desired limits to the total of such company premiums thus increased

C. Loss Rated Risks

1. A percentage breakdown determined from the ratio of the company premiums in Rule 9.B.3. increased for desired limits to the total of such company premiums thus increased.

2. Any applicable premium discounts shall be applied to the state's portion of such company premiums.

3. No term discount shall apply for policies written for a period in excess of one year.

12. STATISTICAL REPORTS

Statistical reports on risks written on a composite rate basis shall be submitted in accordance with the instructions contained in the applicable Statistical Plan.

COMPOSITE RATE PLAN

EXCEPTION PAGES

(A) ADDITIONAL RULE (S)

1. COMPOSITE RATE ENDORSEMENT (GL9 07 003)

- a. Form: Attach the Composite Rate Endorsement to all policies that are Composite Rated.
- b. Rate: This form has no rate charge.

(B) COMPOSITE RATING PLAN

2. ELIGIBILITY REQUIREMENTS

Rule 2.a. is deleted in its entirety and replaced by the following:

In order to qualify for application of this Plan, the exposures to be rated on a composite rate basis shall produce a total annual company premium, for the period indicated in Rule 3.A.1., for all states of at least:

- 1. Premium Eligibility When Plan Is applied To a Single Kind of Insurance.
 - a. Automobile Physical Damage - \$10,000 for the amount of coverage written
 - b. Automobile Liability - \$30,000 at present company manual rates for basic limits.
 - c. General Liability and Hospital Professional Liability individually (for combined see 2.b) - \$40,000 at present company manual rates for the basic limits.
 - d. Crime- \$5,000 for the amount of coverage written
 - e. Fidelity- \$5,000 for the amount of coverage written.
- 2. Premium Eligibility When The Plan Is applied to Combination Of Kinds Of Insurance.
 - a. Combinations including Automobile Liability, Automobile Physical Damage, General Liability and Hospital Professional Liability- \$50,000.
Combinations including any two of the four types mentioned in paragraph a. - \$40,000.

SERFF Tracking Number: WESA-125427682 State: Arkansas
Filing Company: Tokio Marine & Nichido Fire Insurance Co., Ltd.State Tracking Number: #26452 \$50
Company Tracking Number: 07-AR-4-GL-38-1
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: Premier Hotel RPG Program
Project Name/Number: Premier Hotel RPG Program/07-AR-4-GL-38-1

Supporting Document Schedules

Satisfied -Name: Cover Letter
Review Status: Accepted for Informational 01/23/2008
Purposes
Comments:
Attachment:
AR - Rates.pdf

Satisfied -Name: Letter of Authorization
Review Status: Accepted for Informational 01/23/2008
Purposes
Comments:
Attachment:
TMNF.pdf

Satisfied -Name: NAIC Transmittal
Review Status: Accepted for Informational 01/23/2008
Purposes
Comments:
Attachment:
AR NAIC - Rates.pdf

Satisfied -Name: Explanatory Memos
Review Status: Accepted for Informational 01/23/2008
Purposes
Comments:
Attachments:
Explanatory Memo.pdf
Explanatory Memo Composite Rating.pdf
Explanatory Memo Composite Rating Exceptions.pdf



WESTMONT ASSOCIATES, INC.

January 10, 2007

The Honorable Julie Benafield-Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, AR 72201-1904

Attn: Property and Casualty Division

RE: Tokio Marine & Nichido Fire Insurance Co., Ltd. (U.S. Branch)
NAIC #: 3098-12904/FEIN #13-6108722
Premier Hotel Risk Purchasing Group Program
General Liability
Addenda to General Liability Rating Factors and Rules
Company Filing Number: 07-AR-4-GL-38-1
Effective Date: Upon Earliest Approval/Acknowledgement

Dear Commissioner Benafield-Bowman:

The Company is filing for your approval the enclosed addenda submission to the General Liability portion of its Premier Hotel Risk Purchasing Group Programs. A letter authorizing Westmont Associates, Inc., to submit this filing on the Company's behalf is enclosed.

The Company wishes to introduce as well as revise various General Liability rating factors and rules for the above-captioned purchasing group programs. The Company wishes to accomplish the following with this submission:

1. The Company is replacing the "Refer to Company" language in the basic ISO Commercial Lines Manual (CLM) with actual minimum premium amounts. Please see the attached explanatory memorandum for further detail.
2. The Company is filing to adopt the Composite Rating Plan for those qualifying members of the Premier Hotel Risk Purchasing Group that was auto adopted from ISO. Please see the attached explanatory memorandum for further detail.
3. The Company is introducing new rating factors and rules. Please see the attached explanatory memorandum for further detail.

With regard to the rating portions of the purchasing group program, please be advised that there is no change in the base rates.

Please note that the forms associated with this filing have been filed under a separate cover letter as filing number 07-AR-3-GL-37-1.

Your early approval of this submission is respectfully requested. Enclosed please find a self-addressed stamped envelope for your convenience in returning the duplicate copy of this filing, evidencing your approval.

Respectfully Submitted,

Sherri Penn

Sherri Penn
Senior Analyst
sherri@westmontlaw.com

Enc.

Cc: P. Olson – Tokio
M. Nadler – Tokio
J. Coleman - Tokio



Tokio Marine Management, Inc.
U.S. Manager and/or Manager for
Tokio Marine & Nichido Fire
Insurance Co., Ltd. (U.S. Branch)
Trans Pacific Insurance Company
TM Casualty Insurance Company
TNUS Insurance Company

230 Park Avenue
New York, New York 10169
Phone: (212) 297-6600
Main Fax: (212) 297-6062
Claims Fax: (212) 297-6064

MILLEA GROUP

Re: Tokio Marine & Nichido Fire Insurance Co., Ltd. (U.S. Branch)
NAIC # 3098-12904
FEIN # 13-6108722
Letter of Authorization
Filing of Forms, Rates, and Rules

In accordance with applicable statutes and regulations of your state, Nancy Stepanski, Wesley Pohler, Jennifer Waldron, and Westmont Associates, Inc. are hereby authorized to file rates, rules, and forms on behalf of the Company.

Sincerely,

Pamela J. Olson
Vice President – Corporate Underwriting

1. Reserved for Insurance Dept. Use Only

--	--

h. Subject Codes

Q2006 National Association of Insurance Commissioners

Property & Casualty Transmittal Document ---

20.	This filing transmittal is part of Company Tracking #	07-AR-4-GL-38-1
-----	--	-----------------

21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
-----	--

Submission of new and revised rating factors and rules for Company's Premier Hotel Risk Purchasing Group program.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [if a state requires you to show how you calculated your filing fees, place that calculation below]
Check #: <input type="text"/>	
Amount: <input type="text"/>	
<input type="text"/>	
Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.	
***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)	

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	07-AR-3-GL-37-1			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	07-AR-4-GL-38-1			

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Hotel Program Common Policy Declarations	HT9 05 003 02 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	In Witness Page	IL9 05 002 02 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Schedule of Named Insureds	IL9 05 004 02 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	Schedule of Taxes, Surcharges, Assessments or Fees	IL9 05 005 02 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	Schedule of Forms and Endorsements	IL9 05 006 02 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	Schedule of Locations	IL9 05 008 02 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07	Schedule of Installments	IL9 05 011 02 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08	Policy Changes Endorsement	IL9 12 003 02 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09	General Liability Supplemental Declarations	GL9 05 001 02 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10	Commercial General Liability Schedule	GL9 05 002 02 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	07-AR-3-GL-37-1			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	07-AR-4-GL-38-1			

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
11	Commercial General Liability Changes	GL9 05 003 02 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
12	Liquor Liability Supplemental Declarations	GL9 05 004 02 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
13	Liquor Liability Schedule	GL9 05 007 02 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
14	Liquor Liability Changes	GL9 05 008 02 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
15	Premier Hotel RPG GL Retention Endorsement	GL9 03 001 02 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
16	Premier Hotel Risk Purchasing Group General Liability Extended Coverage Endorsement	GL9 04 015 02 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
17	Composite Rate Endorsement	GL9 07 003 01 05	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
18			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
19			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
20			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	00286			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	N/A			

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
21	Willful Violation Excl	PI-PLSP-55 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
22	International Non-compliance Excl	PI-PLSP-57 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
23	Real Estate End	PI-PLSP-58 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
24	Pending and or prior Excl 2	PI-PLSP-060 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
25	Pending and or Prior Excl 3	PI-PLSP-61 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
26	Landscape Architects Excl 1	PI-PLSP-63 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
27	Landscape Architects Excl 2	PI-PLSP-64 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
28	Mortgage Bankers/Brokers	PI-PLSP-66 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
29	Marine Surveyors E&O	PI-PLSP-67 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
30	Modified Coverage Amendment	PI-PLSP-068 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		

PC FFS-1

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	00286			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	N/A			

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
31	EPL Sub-Retention	PI-PLSP-69 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
32	Patent Service Endorsement	PI-PLSP-70 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
33	Amend Sec V Excl F	PI-PLSP-72 06/00	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
34	Credit Union CUSO end	PI-PLSP-74 02/02	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
35	Property Managers	PI-PLSP-78 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
36	Survey Deadline	PI-PLSP-79 05/07	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
37	Title Agent Limitation of Activities Exclusion	PI-PLSP-81 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
38	Custom House	PI-PLSP-83 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
39	Project Manager	PI-PLSP-84 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
40	Manuscript Endorsement	PI-PLSP-88 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		

PC FFS-1

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	00286			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	N/A			

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
41	Professional Services End	PI-PLSP-89 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
42	Consulting Engineers E&O	PI-PLSP-90 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
43	Amendment of Exclusion End	PI-PLSP-91 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
44	Tunnels and Bridges Exclusion	PI-PLSP-92 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
45	Manf/Design Products Excl	PI-PLSP-93 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
46	Faulty Workmanship Exclusion	PI-PLSP-94 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
47	High Risk Facilities	PI-PLSP-95 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
48	Worldwide Coverage	PI-PLSP-96 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
49	Multi-year Amendatory	PI-PLSP-97 04/97	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
50	Escrow Agents	PI-PLSP-99	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		

PC FFS-1

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	07-AR-4-GL-38-1
-----------	--	-----------------

2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	07-AR-3-GL-37-1
-----------	---	-----------------

☐ Rate Increase

☐ Rate Decrease

☒ Rate Neutral (0%)

3.	Filing Method Prior Approval, File & Use, Flex Band, etc.	Prior Approval
-----------	---	----------------

4a.	Rate Change by Company (As Proposed)
------------	---

Company Name	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
TMNF	n/a					

4b.	Rate Change by Company (As Accepted)	For State Use Only
------------	---	---------------------------

Company Name	Overall % Rate Impact	Written premium change for this program	S of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

Overall Rate Information (Complete for Multiple Company Filings only)			
--	--	--	--

		COMPANY USE	STATE USE
5a.	Overall percentage rate impact for this filing	n/a	
5b.	Effect of Rate Filing - Written premium change for this program		
5c.	Effect of Rate Filing - Number of policyholders affected		

6.	Overall percentage of last rate revision	n/a
7.	Effective Date of last rate revision	n/a
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	n/a

9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	Commercial General Liability Manual - Arkansas	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	Composite Rating Plan	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
04		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
05		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

**PREMIER HOTEL RISK PURCHASING GROUP
GENERAL LIABILITY REPLACEMENT FILING - Arkansas
(Rates, Rules, Forms)
Explanatory Memorandum**

Regarding our Premier Hotel Risk Purchasing Group we wish to revise as well as introduce various General Liability rules, forms and rating factors. We will incorporate these in an updated Manual. These are all the revisions we are filing to this program.

Upon approval we wish that the updated Manual replace the prior one filed.

RULES

Loss Free Credit

We are amending this rule and rating procedure. The “loss free” credit percentages are being amended to 5% (21 months) and 10% (33 months) respectively. Additional Rule A8. describes the rule and eligibility.

Schedule Rating

A schedule rating modification may be applied to the otherwise chargeable premium subject to a maximum credit or debit of 40% to reflect such characteristics of the risk that are not reflected in its experience. Please refer to Section I – Additional Rules, Additional Rule, A10. Schedule Rating, in the General Liability Manual.

Additional Premium Changes

General Rule 9., which pertains to additional premiums that can be waived, is being revised. Via an entry in Paragraph 9.B.1., no additional premium will be waived. Paragraph 9.B.2 is deleted.

Return Premium Changes

General Rule 10., which pertains to return premiums that can be waived, is being revised. Via an entry in Paragraph 10.B.1., no return premium will be waived. Paragraph 10.B.2 B is deleted.

Additional Interests

General Rule 16., which pertains to various additional insured endorsements, is being revised, as it contains “Refer To Company” language.

Description of CGL Coverage

General Rule 22., which pertains to the construction of a CGL policy, is being revised as the adoption of the 12/07 edition of the Commercial General Liability Coverage Form (CG 00 01) necessitates a changes in a mandatory endorsement. Form CG 00 67, Exclusion - Violation of Statutes That Govern E-Mails, is being withdrawn, as the wording is incorporated in the 12/07 edition of Form CG 00 01.

**PREMIER HOTEL RISK PURCHASING GROUP
GENERAL LIABILITY REPLACEMENT FILING - Arkansas
(Rates, Rules, Forms)
Explanatory Memorandum**

Description of Optional Forms

General Rule 36., which pertains to various optional endorsements, is being revised as it contains "refer To Company" language.

FORMS:

Premier Hotel Risk Purchasing Group Common Policy Declarations

The former number and title of Form HP9 05 001, Hotel Program Common Declarations, is being re-numbered and re-named as HT9 05 003, Hotel Program Common Policy Declarations. The changes are cosmetic only. This form is not being revised but we had to change the "HP" prefix to "HT" due to a conflict because the "HP" prefix was already in use for other Company forms.

Premier Hotel Risk Purchasing Group General Liability Extended Endorsement

The former title of Form GL9 04 015, Hotel Program General Liability Extended, is being re-named Premier Hotel Risk Purchasing Group General Liability Extended Endorsement and is being revised. A separate explanatory memorandum is provided elsewhere in this filing.

Schedule of Named Insureds

IL9 05 010, Named Insured Certificate in being withdrawn in favor of IL9 05 004, Schedule of Named Insureds.

In Witness Page

IL9 05 002, In Witness Page, is not being revised. The changes are cosmetic only.

Schedule of Taxes, Surcharges, Assessment or Fees

IL9 05 005, Schedule of Taxes, Surcharges, Assessment or Fees, is not being revised. The changes are cosmetic only.

Schedule of Forms and Endorsements

IL9 05 006, Schedule of Forms and Endorsements, is not being revised. The changes are cosmetic only.

Schedule of Locations

IL9 05 008, Schedule of Locations, is not being revised. The changes are cosmetic only.

Schedule of Installments

IL9 05 011, Schedule of Installments, is not being revised. The changes are cosmetic only.

Policy Changes Endorsement

IL9 12 003, Policy Changes Endorsement, is not being revised. The changes are cosmetic only.

PREMIER HOTEL RISK PURCHASING GROUP
GENERAL LIABILITY REPLACEMENT FILING - Arkansas
(Rates, Rules, Forms)
Explanatory Memorandum

General Liability Supplemental Declarations

GL9 05 001, General Liability Supplemental Declarations, is not being revised. The changes are cosmetic only.

General Liability Schedule

GL9 05 002, General Liability Schedule, is not being revised. The changes are cosmetic only.

Schedule of General Liability Changes

GL9 05 003, Schedule of General Liability Changes is not being revised. The changes are cosmetic only.

Liquor Liability Supplemental Declarations

GL9 05 004, Liquor Liability Supplemental Declarations, is not being revised. The changes are cosmetic only.

Liquor Liability Schedule

GL9 05 007, Liquor Liability Schedule, is not being revised. The changes are cosmetic only.

Schedule of Liquor Liability Changes

GL9 05 008, Schedule of Liquor Liability Changes, is not being revised. The changes are cosmetic only.

Named Insured Certificate

GL9 05 006, Named Insured Certificate, is being withdrawn

General Liability Forms Revision

We are revising our General Liability Multistate Forms promulgated by the Insurance Services Office. We are providing a list and copy of all the Tokio Marine forms that apply to this program and a list ISO forms numbers.

UPDATED MANUAL

In conjunction with the coverage forms and endorsements, we wish to incorporate these Form and Rule changes into an updated Manual which is provided elsewhere in this filing.

**PREMIER HOTEL RISK PURCHASING GROUP
GENERAL LIABILITY REPLACEMENT FILING**
Explanatory Memorandum
Composite Rating Plan

Composite Rating Plan

We wish to file and adopt the Composite Rating Plan for those qualifying members of our Premier Hotel Risk Purchasing Group. A copy of the Plan is provided elsewhere in this filing.

**PREMIER HOTEL RISK PURCHASING GROUP
GENERAL LIABILITY REPLACEMENT FILING**
Explanatory Memorandum
Composite Rating Plan Exceptions

Composite Rating Plan Exceptions

We wish to file and adopt modifications to the Composite Rating Plan. In addition, we are filing and attaching to all policies that are Composite Rated, form GL 9 07 003. This form will be used to convey specific information such as the coverage, the composite rate, the estimated exposure and the advance premium amounts. It is an enabling form and therefore there is no premium charge.

Also, we have amended the Composite Rating eligibility requirements for the pal application as follows:

1. Automobile Physical Damage- \$10,000 for the amount of coverage written
2. Automobile Liability- \$30,000 a present company manual rates for basic limits.
3. General Liability and Hospital Professional Liability Individually \$40,000 at present company manual rates for basic limit premium.
4. Crime- \$5,000 for the amount of coverage written
5. Fidelity \$5,000 for the amount of coverage written.
6. Combinations including Automobile Liability, Automobile Physical Damage, General Liability and Hospital Professional Liability- \$50,000
7. Combinations including any two of the four types mentioned in number 6 above \$40,000.

We wish to lower these limits because Composite Rating policies will decrease the necessity of issuing endorsements and thus save Company Expenses. There is no change in the Crime and Fidelity where there us a limit activity during the policy term.